PCCharge Pro

Electronic Payment Processing Software
Setup Guide and User's Manual

Copyright March 2006, VeriFone Inc.
PCC-5-7-1i

Notice

Copyright March 2006, VeriFone Inc. All rights reserved. active-Charge, active-Charge SDK, **PC**Charge Payment Server, **PC**Charge Pro, **PC**Charge DevKit, Virtual-Charge, IP-Charge are trademarks and PC-Charge is a registered trademark of VeriFone Inc.

Microsoft is a registered trademark and Windows is a trademark of Microsoft Corporation. Other brands and their products are trademarks or registered trademarks of their respective holders and should be noted as such.

© VeriFone Inc.
Parkway Business Center
5000 Business Center Drive, Suite 1000
Savannah, Georgia 31405
Technical Support: (877) 659-8981
Fax: (912) 527-4596

Software License

IMPORTANT

CAREFULLY REVIEW THIS AGREEMENT BEFORE CONTINUING THE INSTALLATION OR USE OF THE VERIFONE, INC. ("VERIFONE") SOFTWARE ("SOFTWARE"). THIS END-USER LICENSE AGREEMENT ("AGREEMENT") IS A LEGAL AGREEMENT BETWEEN YOU (EITHER AN INDIVIDUAL OR A SINGLE ENTITY) ("YOU") AND VERIFONE. IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT, TERMINATE THIS INSTALLATION AND PROMPTLY RETURN ALL SOFTWARE AND DOCUMENTATION, IF APPLICABLE, TO THE PLACE YOU OBTAINED THE SOFTWARE FOR A FULL REFUND. THE SOFTWARE INCLUDES COMPUTER SOFTWARE, THE ASSOCIATED MEDIA, ANY PRINTED MATERIALS, AND ANY "ONLINE" OR ELECTRONIC DOCUMENTATION. BY DOWNLOADING THE SOFTWARE AND/OR OPENING THE SOFTWARE PACKET(S) AND/OR USING THE SOFTWARE, YOU ACKNOWLEDGE THAT YOU HAVE READ THIS AGREEMENT, UNDERSTAND IT AND AGREE TO BE BOUND BY ITS TERMS.

1. **GRANT OF LICENSE.** Subject to the terms and conditions of this Agreement and your payment of the applicable license fees, VERIFONE grants You a limited, nontransferable, nonexclusive license to use the Software solely (i) in object (executable) code form, (ii) on a single computer (the "Computer"), and (iii) for your internal use and without any further rights. You understand that You must comply with VERIFONE's Software registration policies and the failure to comply with those policies may result in the disablement of the Software. The Software is in "use" on a computer when it is loaded into temporary memory (i.e. RAM) or installed into permanent memory (e.g. hard disk, CD-ROM, or other storage device) of a computer.

2. **COPYRIGHT.** The Software and all copies provided to you are licensed and not sold. All title to the Software resides and remains in VERIFONE and its suppliers. The Software is protected by U.S. copyright laws and international copyright treaties. You may make one copy of the Software solely for backup or archival purposes. You may not copy any documentation accompanying the Software.

3. **OTHER RESTRICTIONS**. You may not decompile, disassemble, or otherwise reverse engineer the Software, except to the extent that the foregoing restriction is expressly prohibited by applicable law. You may not sublicense, lend, lease, donate, sell, load, pledge, transfer, or distribute (on a temporary or permanent basis) the Software. You may not use the Software for commercial time-sharing, rental, or service bureau use.

4. **U.S. GOVERNMENT RESTRICTED RIGHTS**. The Software is provided with RESTRICTED RIGHTS. Use, duplication, or disclosure by the Government is subject to restrictions as set forth in subparagraph (c)(1)(ii) of the Rights in Technical Data and Computer Software clause at DFARS 252.227-7013 or subparagraphs (c)(1) and (2) of the Commercial Computer Software -- Restricted Rights at 48 CFR 52.227-19, as applicable. Contractor/manufacturer is VeriFone, Inc., 5000 Business Center Drive, Suite 1000, Savannah, GA 31405.

5. **LIMITED WARRANTY/REFUND/SUPPORT**. VERIFONE warrants that the magnetic media on which the Software is contained shall be free from defects in materials and workmanship under normal use for a period of (60) days after the purchase date. If you discover physical defects in the media on which the Software is distributed, VERIFONE will replace the media within that warranty period. If You are not completely satisfied with the Software, you may return it to the reseller or other place of purchase ("Reseller") for a refund, provided that you do so within thirty (30) days of installation and provided that in no event shall You return the Software later than one (1) year after VERIFONE provided the Software to the Reseller. VERIFONE agrees to provide you with free telephone support for a period of sixty (60) days from installation, provided that in no event shall You be entitled to such support no later than one (1) year after VERIFONE provided the Software to the Reseller. You agree that it is Your responsibility to determine when VERIFONE provided the Software to the Reseller. Telephone support shall occur during the hours of 9 a.m. to 8 p.m. Eastern Time, Monday through Friday (excluding holidays) and is subject to change.

6. **NO OTHER WARRANTIES**. EXCEPT FOR THE WARRANTIES PROVIDED HEREIN, THE SOFTWARE IS PROVIDED "AS IS" AND, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, VERIFONE DISCLAIMS ALL OTHER WARRANTIES REGARDING THE SOFTWARE, EXPRESSED OR IMPLIED, AND INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. THIS LIMITED WARRANTY GIVES YOU SPECIFIC LEGAL RIGHTS. YOU MAY HAVE OTHER RIGHTS THAT VARY FROM JURISDICTION TO JURISDICTION.

7. **NO LIABILITY FOR CONSEQUENTIAL DAMAGES**. VERIFONE AND ALL PARTIES INVOLVED IN THE CREATION OR DELIVERY OF THE SOFTWARE TO YOU SHALL HAVE NO LIABILITY TO YOU OR ANY THIRD PARTY FOR SPECIAL, INCIDENTAL, INDIRECT, EXEMPLARY, AND CONSEQUENTIAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, LOSS OF PROFITS, GOODWILL OR SAVINGS, DOWNTIME, DAMAGE TO OR REPLACEMENT OF SOFTWARE AND DATA) ARISING FROM CLAIMS BASED IN WARRANTY, CONTRACT, TORT OR OTHERWISE, RELATING IN ANY MANNER TO THE SOFTWARE, EVEN IF VERIFONE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH CLAIM OR DAMAGE. IN ANY CASE, VERIFONE'S ENTIRE LIABILITY RELATING IN ANY MANNER TO THE SOFTWARE, REGARDLESS OF THE FORM OR NATURE OF THE CLAIM, SHALL BE LIMITED TO THE AMOUNT ACTUALLY PAID BY YOU FOR THE SOFTWARE. ANY WRITTEN OR ORAL INFORMATION OR ADVICE GIVEN BY VERIFONE'S DEALERS, DISTRIBUTORS, AGENTS OR EMPLOYEES WILL IN NO WAY INCREASE THE SCOPE OF THIS WARRANTY. BECAUSE SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF IMPLIED WARRANTIES OR LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

8. **TERMINATION.** Either party may terminate this Agreement at any time as a result of a material breach by the other party by giving written notice of termination to the other party. Unless otherwise agreed to by the parties in writing, upon the expiration or termination of this Agreement, You shall immediately remove from your Computer all copies of the Software.

9. **EXPORT/LAWS**. You shall fully comply with all laws and regulations of the United States and other countries relating to the export, import and use of the Software. You will defend, indemnify and hold harmless VERIFONE from and against any and all claims, proceedings, losses, damages, liabilities, fines, penalties, costs, and fees (including reasonable attorneys' fees) arising in connection with any violation of any regulation of any United States or other governmental authority relating to the use of the Software by You or your agents.

10. **THIRD PARTY BENEFICIARIES**. You are hereby notified that persons and entities that have licensed software to VERIFONE for inclusion in the Software are third party beneficiaries to this Agreement as it applies to their respective software product(s) included in the Software.

11. **MISCELLANEOUS**. The Agreement and any attached Exhibits constitutes the entire agreement between VERIFONE and You and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written that relate to its subject matter. This Agreement will be governed by the laws of the State of Georgia without regard to its conflict of law provisions. Each party consents to the exclusive jurisdiction and venue of the appropriate courts in Chatham County, Georgia, for all disputes arising out of or relating to this Agreement. The prevailing party in any action or proceeding to enforce its rights hereunder shall be entitled to recover reasonable attorneys' fees and other reasonable costs incurred in the action or proceedings. The failure of a party to exercise or enforce any right or provision of this Agreement will not constitute a waiver of such right or provision. This Agreement is between independent contractors and no joint venture, partnership, or employment relationship exists between the parties as a result of this Agreement and neither party has the authority to make representations on behalf of or legally bind the other. Neither party may assign this Agreement, in whole or in part, without the other party's written consent, which consent shall not be unreasonably withheld. If any provision of this Agreement is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give the maximum effect to the parties' intentions as reflected in the provision, and that the other provisions of the Agreement shall remain in full force and effect. Neither party shall use the name or marks, refer to or identify the other party in advertising or publicity releases, promotional or marketing correspondence to others without first securing the written consent of such other party. Each party agrees that it will not unduly delay in responding to such a request. In addition to those obligations that have accrued prior to termination, Sections 3, 4 and 6 through 11 shall survive any termination of this Agreement. All notices, demands, or consents required or permitted hereunder shall be in writing and shall be delivered in person or sent via overnight delivery or certified mail to the respective parties at the addresses set forth herein or at such other address as shall have been given to the other party in writing. Such notices shall be deemed effective upon the earliest to occur of: (i) actual delivery; or (ii) three days after mailing, addressed and postage prepaid, return receipt requested. All notices to VERIFONE shall be sent to the attention of VERIFONE's Executive Vice President.

Table of Contents

Notice **2**

Software License **3**

Introduction **11**

Important Security Notice **12**

System Requirements **15**

SSL Requirements 15

Windows 98 SSL Upgrade Instructions 16

Windows NT SSL Upgrade Instructions 17

Upgrade Preparation **19**

Upgrading PCCharge **21**

Installation **23**

Welcome! 24

License Agreement 25

Setup Type 26

Choose Destination Location 27

Select Features 28

Ready to Install! 29

Installing 30

Installation Completed! 31

The Setup Process **32**

Starting PCCharge Pro 33

Do you have a Configuration Disk? 34

Entering Your Serial Number 35

Configure Setup 36

Advanced Configuration Setup 40

Company Setup 42

End of Automated Setup 43

Credit Card Company Setup 44

Register New Merchant License 45

Credit Card Processing Company Extended Data Fields 46

Update Configuration Disk 47

Simple Modem Setup 49

Manual Modem Setup 50

Advanced Modem Setup 53

Performing Test Transactions 55

Basic Setup Complete 59

Continuing Setup **60**

Devices Setup 61

Card Reader Setup 62

Check Reader Setup ... 65
PIN Pad Setup ... 67
Touch Screen Setup ... 70
Report Printer Setup ... 72
Receipt Printer Setup ... 73
Example Receipt With Comments ... 77
Address Verification Setup ... 78
Card Verification Setup ... 81
Cashier Privileges Setup ... 84
Users Setup ... 88
Split Dial/Settle Setup ... 90
American Express Split Dial/Settle Setup ... 91
AMEX Settle Setup ... 95
Private Label Card Setup ... 98
Remove TID Number ... 100
Numbers Setup ... 101
Debit Card Setup ... 102
Debit Card Company Extended Data Fields ... 104
Check Services Company Setup ... 105
Check Services Company Extended Data Fields ... 107
EBT Card Company Setup ... 108
EBT Company Extended Data Fields ... 110
Gift Card Processing Company Setup ... 111
Gift Card Company Extended Data Fields ... 113

User's Guide ... 114

Main Window ... 115
Icon Bar ... 117
Menu Bar ... 118
Credit Card Processing ... 119
All about Credit Card Transactions ... 121
Using Credit Card Transaction Processing ... 123
Credit Card Processing -- A Typical Day ... 128
All about Book & Ship Transaction Processing ... 129
Using Book & Ship Transaction Processing ... 130
All about Restaurant Transaction Processing ... 132
Using Restaurant Transaction Processing ... 133
All about Commercial Card Processing ... 135
Using Commercial Card Processing ... 136
All about Voice Auth Processing ... 137
Using Voice Auth Processing ... 138
Debit Card Processing ... 140
All about Debit Transactions ... 142
Debit Card Processing -- A Typical Day ... 144
Check Processing ... 145
All about Check Transactions ... 147
All about Check Verification/Guarantee ... 148
All about Check Conversion/Truncation ... 149
All about ECC Check Transactions ... 150
EBT Card Processing ... 151
All about EBT Transactions ... 153
Cash EBT Transactions ... 154
Food Stamp EBT Transactions ... 155
Food Stamp Credit EBT Transactions ... 156
Account Inquiry EBT Transaction ... 157
Processing EBT Transactions -- A Typical Day ... 158
Gift Card Transaction Processing ... 159
All about Gift Card Transactions ... 161

Processing Gift Card Transactions -- A Typical Day ... 162

Frequently Asked Questions ... 163

Offline Processing and Import Files ... 166

Offline Processing ... 167
How to Process Offline Transactions ... 167
Import Files ... 169
Setting Up PCCharge for Import Files ... 169
Creating a New Import File in PCCharge ... 170
Creating an Import File With a Text Editor ... 172
Import File Format ... 173
Processing an Import File ... 174
Converting APP and BAD Files ... 176

Utilities Menu ... 178

Configuration Disk ... 179
Updating/Creating a Configuration Disk ... 179
Restoring from a Configuration Disk ... 179
Backup/Restore ... 180
Backing Up Your PCCharge Files ... 181
Restoring PCCharge Backup Files ... 181
Transferring PCCharge to a Different Computer ... 182
Repair/Compact ... 184
Repairing and Compacting the PCCharge Database ... 184
Transaction Database Archiving ... 185
Setting Up Transaction Database Archiving ... 185
Using Transaction Database Archiving ... 187
Transaction Database Purging ... 189
Setting Up Transaction Database Purging ... 189
Using Transaction Database Purging ... 190
Convert ... 192
Retrieve Account Number ... 193

Recurring and Installment Billing ... 194

Customer Database ... 195
Customer Info ... 196
Creating a New Customer ... 196
Deleting a Customer ... 197
Finding an Existing Customer ... 197
Credit Card Info ... 198
Recording a Customer's Credit Card Information ... 198
Editing a Customer's Credit Card Information ... 199
Processing a Customer Transaction ... 199
Finding an Existing Customer ... 199
Customer Transactions ... 200
Processing a Customer Transaction ... 200
Customer Database Receipt ... 202
Contracts ... 204
Creating a New Customer Contract ... 204
Editing a Customer Contract ... 206
Manual Payment Method ... 206
Finding an Existing Customer ... 207
Printing a Contract ... 207
Process Contracts ... 208
Setting Up Automatic Notification of Pending Contracts ... 208

Manually Checking for Pending Contracts ... 209
Processing Pending Contracts ... 209
Finding an Existing Schedule ... 210
Printed Contracts ... 211
Setting Up Printed Contracts ... 212
Creating A Custom Contract ... 212
Printing a Contract ... 212

Batch Functions ... 213
Open ... 214
Close ... 215
Closing Your Batch ... 215
Inquire ... 217
Performing a Batch Inquiry ... 217
Settle ... 219
Settling Your Batch ... 219
Batch Management ... 222
Usage of Batch Management Tools ... 222
Open Batch Editor ... 224
Indeterminate Batch ... 225
Batch History ... 226
Amex Batch Management ... 229
Usage of Amex Batch Management Tools ... 229
Open Amex Batch Editor ... 230
Amex Batch Archive ... 231
Settle Amex Batch ... 232
Auto-Settle Utility ... 235
Installing and Using the Auto-Settle Utility ... 235
Truncation Close ... 238
Process Reversals ... 239
Upload Check Images ... 240
How to Upload Check Images ... 240

Reports ... 242
Viewing a Report ... 245
Daily Transaction Summary ... 247
Credit Card Detail ... 248
AVS ... 249
Book ... 250
Ship ... 251
Customer Transaction ... 252
Batch Pre-Settle ... 253
Batch Post-Settle ... 254
Check Summary ... 255
Check Detail ... 256
Debit Summary ... 257
EBT Summary ... 258
Periodic Payments by Expired Contracts ... 259
Periodic Payments by Customer ID ... 260
Periodic Payments by Date ... 261
Reprint Receipts ... 262
Cashier Audit ... 264
Restaurant Pre-Settle ... 266
Restaurant Detail ... 267
Gift Card ... 268
Check Image ... 269

Client Software.....270
Client Software Installation And Usage..... 270
View Queue..... 270

Introduction

Congratulations on the purchase of **PC**Charge Pro--the most advanced solution in the industry for processing credit cards on your PC. This software provides you with a fast, reliable way to process a variety of transaction types in an easy to use Windows environment. This manual prepares you with the detailed information that you will need to configure your new software and use it to its fullest extent.

Please direct any comments or suggestions regarding your **PC**Charge documentation to pccharge_manuals@verifone.com. Please note that this address should not be considered as a source for technical support. Any such requests should be directed to the normal support channels.

Using This Manual

As you use this manual, you'll come across the following text boxes. These are meant to draw your attention to certain concepts, and are easily identifiable by their icons.

Simple Explanation: The simple explanations found in the **PC**Charge manual will provide you with an easy-to-digest summary of the information in that section. If you want to get through the manual as quickly and easily as possible, pay special attention to the simple explanations.

Note: A note is important information that either helps to explain a concept or draws attention to ideas that should be kept in mind. We recommend that you carefully review the notes you encounter.

WARNING: We **HIGHLY** recommend that you read **ALL** warnings in the sections of the manual that you read. These warnings will help to prevent serious issues from occurring.

Technical Details: These technical details give more in-depth explanations of concepts described in this manual. These extra bits of information are often useful, but are not necessarily pertinent to all users.

PCCharge Appendices

PCCharge includes some extra documentation that isn't found in this manual. This documentation, the **PC**Charge Appendices, contains specific information on the various payment processing companies. You'll need to refer to this information as you use the **PC**Charge manual. We recommend that you print out those sections related to your payment processing company.

To access the **PC**Charge Appendices, click the Windows **Start** button, then **Programs** (or **All Programs**), then **VeriFone**, then **PCCharge Pro**, then **PCCharge Pro Appendices**.

Important Security Notice

★	**Simple Explanation:** In June 2001, Visa mandated its Cardholder Information Security Program (CISP). This program is a standard for securing cardholder data, wherever it is located. Visa states that CISP compliance is required of all entities that store, process, or transmit Visa cardholder data. This includes merchants who use **PC**Charge to process transactions. The information given in this section explains how CISP may affect your business.

CISP Requirements

In order for you to protect yourself, you must comply with the twelve basic CISP requirements listed below. These are the most current requirements as of the printing of this manual, but you should check Visa's website (http://www.visa.com/cisp) for the most up-to-date requirements.

1. Install and maintain a working firewall to protect data
2. Keep security patches up-to-date
3. Protect stored data
4. Encrypt data sent across public networks
5. Use and regularly update anti-virus software
6. Restrict access by "need to know"
7. Assign unique ID to each person with computer access
8. Don't use vendor-supplied defaults for passwords and security parameters
9. Track all access to data by unique ID
10. Regularly test security systems and processes
11. Implement and maintain an information security policy
12. Restrict physical access to data

In addition to these requirements, Visa also provides sub-requirements to which merchants must adhere. It is suggested that you contact Visa or visit their website (http://www.visa.com/cisp) to learn more about CISP requirements and compliance.

☛	**Note:** Other card associations, such as MasterCard, Discover, and American Express, have established cardholder security programs as well. These programs are similar to CISP. You should become familiar with these other security programs as well.

Merchant Responsibility

STOP	**WARNING:** Although VeriFone, Inc. has designed **PC**Charge to properly secure cardholder information according to CISP guidelines, *it is ultimately the merchant's responsibility to secure the system on which **PC**Charge resides and the environment in which it is used*.

The following guidelines should be implemented in your payment processing environment. This information will help you to protect all areas (the network, individual PCs, laptops, servers, databases, backup data, logs, etc.) that store or transmit cardholder data.

Data Protection Guidelines

Although the following information will help you to comply with the Cardholder Information Security Program (CISP), it is important to Visa's website (http://www.visa.com/cisp) and review the most up-to-date information available. **PC**Charge, when implemented according to CISP guidelines (and when implemented into a secure environment), will not keep a merchant from being CISP compliant.

1. **PC**Charge does NOT store credit card magnetic stripe data (track I/II data), so this is not an issue that would endanger a merchant's CISP compliancy.

2. **PC**Charge does NOT store credit card CVV2/CVC2/CID data (the verification number that appears on the front or back of the credit card), so this is not an issue that would endanger a merchant's CISP compliancy.

3. **PC**Charge stores credit card numbers (Primary Account Number) and expiration dates. However, this data is encrypted per a CISP accepted method. Therefore, this is not an issue that would endanger a merchant's CISP compliancy.

4. If the computer running **PC**Charge is on a network that has any kind of an Internet connection, a firewall must used on that network. Even if a firewall is already in place, ensure that all patches have been installed. Industry standards should be followed for strengthening the firewall prior to processing financial transactions. Perimeter scans and intrusion detection are recommended.

5. Printed material documenting sensitive merchant information (Merchant ID, Terminal ID, etc.) should be safeguarded.

6. Keep software up to date, including (but not limited to): operating systems, e-mail programs, and Internet browsers. For example, Microsoft security updates and patches can be downloaded by visiting http://www.microsoft.com.

7. Use appropriate facility entry controls to limit physical access to systems that store or process cardholder data. Visa recommends the use of complex passwords to facilitate a secure environment. Complex passwords are longer than 6 characters and use a combination of alphanumeric and non-alphanumeric characters. **PC**Charge provides users with the ability to use usernames and passwords.

8. **PC**Charge allows users to purge (delete) transactions from their **PC**Charge databases that are older than a configurable amount. The default value is 2556 days (7 years). You should change this value according to your business's requirements. Some possible variables that would affect this value include:

    - Your merchant service provider's regulations
    - Your accountant's advice
    - Your local laws

CISP Implementation Documentation

In addition to the Data Protection Guidelines, it is important that merchants review the information that is available on Visa's website (http://www.visa.com/cisp) and/or contact Visa directly for more information regarding CISP compliance.

Why Comply with CISP?

The following information was taken directly from Visa's website (http://www.visa.com/cisp):

The CISP requirements help Visa members, merchants, and service providers protect their information assets and meet the obligations to the Visa payment structure. Other benefits include:

- ***Consumer confidence:*** *Reports of hacker attacks, stolen credit card numbers, and identity theft have left consumers demanding absolute assurance that their account data and other personal information is safe.*

- ***Minimized threat to your reputation and financial health:*** *Financial and resource outlay is minimal compared to the costs associated with the reactive hiring of security and public relations specialists, or the loss of significant revenue and customer goodwill that can result from a compromise.*

If a merchant or service provider refuses to participate in CISP, Visa may impose a fine on the responsible Visa Member. Ultimately, merchants and their service providers must meet the CISP requirements to continue to accept Visa Payment products.

CISP compliance penalties

Failure to comply with CISP standards or to rectify a security issue may result in:

- Fines (described below)
- Restrictions on the merchant; or
- Permanent prohibition of the merchant or service provider's participation in Visa programs.

The following fines apply for non-compliance, within a rolling 12-month period:

- First violation: $50,000
- Second violation: $100,000
- Third violation: Management discretion

More Information

Note: VeriFone, Inc. highly recommends that you contact whoever set up your ability to process transactions and find out exactly what they mandate and/or recommend. Doing so may help merchants protect themselves from fines and fraud. For more information related to security, visit:

- http://www.visa.com/cisp
- http://www.sans.org/resources
- http://www.microsoft.com/security/default.asp
- https://sdp.mastercardintl.com/

System Requirements

YOU MUST HAVE THE FOLLOWING:

- PC with Windows 98, XP, NT, 2000, or 2003
- 64 MB minimum of RAM, 256 MB preferred
- 30 MB of available hard-disk space, 100 MB preferred
- An Internet connection OR a Hayes compatible modem (capable of 1200 baud or less) and an analog phone line
- CD-ROM drive
- 400 MHz or higher processor
- Latest Microsoft service pack updates installed
- Merchant Account with a **PC**Charge-certified processor
- SSL updates if required (see **SSL Requirements** below)
- Latest version of Microsoft's Internet Explorer (version 6 or later)

Technical Details: We require that you install the latest version of Microsoft's Internet Explorer no matter how you connect to your processor. Some processors require Internet Explorer version 6 or later to be installed in order to process transactions. Internet Explorer is more than just an Internet browser; it actually upgrades your operating system.

THE FOLLOWING ARE OPTIONAL:

- Track I & II reader
- Check Reader/Scanner
- Debit Card PIN pad
- Windows compatible receipt printer

SSL Requirements

Note: If you're using Windows XP, 2000, or 2003, you can safely ignore this section and continue on to the section **Upgrade Preparation** (see page 19).

If you're using Windows 98 or NT and you're using one the following payment processing companies, you'll need to install some upgrades/enhancements to your operating system.

- Heartland Payment Systems (HPTS)
- NPC (NPC)
- Paymentech (GSAR)
- Vital (VISA)

Windows 98 users should consult the section **Windows 98 SSL Upgrade Instructions** (see page 16). Windows NT users should consult the section **Windows NT SSL Upgrade Instructions** (see page 17).

Technical Details: Some payment processing companies are beginning to process transactions via SSL2 (a highly secure Internet protocol). In order to be able to process via SSL2, users of Windows 98 and Windows NT must install certain upgrades. The following instructions help explain how to obtain and install these system upgrades/enhancements. It is necessary that you install DCOM and DSCLIENT prior to running the **SChannel Registry Updater**. After completing these instructions, restart your system.

Windows 98 SSL Upgrade Instructions

INSTALLING DCOM

1. Shut down all active programs (**PC**Charge, word processors, media players, etc.).
2. Open your Internet browser. Visit and review the following site:

   http://www.microsoft.com/com/dcom/dcom98/download.asp
3. Download the DCOM installation software using the link provided on that page.
4. Save the file to your Windows Desktop, or open the file from its present location.
5. Follow the installation instructions provided.

INSTALLING DSCLIENT

1. Shut down all active programs (**PC**Charge, word processors, media players, etc.).
2. Open your Internet browser. Visit the following site and carefully review the documentation provided to determine whether or not you want to install this service. This service cannot be reliably uninstalled. Additionally, installing it may change various security options and may affect other third-party applications.

   http://www.microsoft.com/windows2000/server/evaluation/news/bulletins/adextension.asp
3. Open your Windows Explorer (click **Start**, then **Programs**, then **Accessories**, then **Windows Explorer**). Look on your **PC**Charge CD in the directory: `SSL Files\WIN98\`.
4. Double-click the file named `DSCLIENT.EXE`.
5. Follow the installation instructions provided.

SCHANNEL REGISTRY UPDATER

1. Shut down all active programs (**PC**Charge, word processors, media players, etc.).
2. Open your Windows Explorer (click **Start**, then **Programs**, then **Accessories**, then **Windows Explorer**). Look on your **PC**Charge CD in the directory: `SSL Files\`.

3. Double-click the file named `SChannelRegEdit.exe`.

4. The utility will update your system as necessary.

The **Windows 98 SSL Upgrade Instructions** are complete. You may now continue on to the section **Upgrade Preparation** (see page 19).

Windows NT SSL Upgrade Instructions

INSTALLING DCOM

1. It is necessary that someone with System Administrator access to your operating system make the following changes.

2. Shut down all active programs (**PC**Charge, word processors, media players, etc.).

3. Determine if you've already installed NT Service Pack 6a or higher. To do this, right-click the **My Computer** icon on your Windows desktop. Left-click **Properties**. Look near the top-right of the **System Properties** window that appears. The service pack version is listed under the heading **System:**. If your service pack version is lower than 6a, visit the following site and install the latest service pack:

   http://www.microsoft.com/NTServer/nts/downloads/recommended/SP6/allsp6.asp

INSTALLING DSCLIENT

1. It is necessary that someone with System Administrator access to your operating system make the following changes.

2. Shut down all active programs (**PC**Charge, word processors, media players, etc.).

3. Open your Internet browser. Visit the following site and carefully review the documentation provided to determine whether or not you want to install this service. This service cannot be reliably uninstalled. Additionally, installing it may change various security options and may affect other third-party applications.

   http://www.microsoft.com/windows2000/server/evaluation/news/bulletins/adextension.asp

4. Determine if you've already installed NT Service Pack 6a or higher. To do this, right-click the **My Computer** icon on your Windows desktop. Left-click **Properties**. Look near the top-right of the **System Properties** window that appears. The service pack version is listed under the heading **System:**. If your service pack version is lower than 6a, visit the following site and install the latest service pack:

   http://www.microsoft.com/NTServer/nts/downloads/recommended/SP6/allsp6.asp

5. Open your Windows Explorer (click **Start**, then **Programs**, then **Accessories**, then **Windows Explorer**). Look on your **PC**Charge CD in the directory: `SSL Files\WINNT\`.

6. Double-click the file named `DSCLIENT.EXE`.

7. Follow the installation instructions provided.

SCHANNEL REGISTRY UPDATER

1. It is necessary that someone with System Administrator access to your operating system make the following changes.

2. Shut down all active programs (**PC**Charge, word processors, media players, etc.).

3. Open your Windows Explorer (click **Start**, then **Programs**, then **Accessories**, then **Windows Explorer**). Look on your **PC**Charge CD in the directory: `SSL Files\`.

4. Double-click the file named `SChannelRegEdit.exe`.

5. The utility will update your system as necessary.

The **Windows NT SSL Upgrade Instructions** are complete. You may now continue on to the section **Upgrade Preparation** (see page 19).

Upgrade Preparation

Note: The following section pertains only to those users who are upgrading their existing copy of **PC**Charge. If you are installing **PC**Charge for the first time, you can skip ahead to the section **Installation** (see page 23).

The following instructions must be followed **PRIOR** to upgrading your existing version of **PC**Charge Pro. We recommend that you work with whoever generally uses or originally installed **PC**Charge. Make a check next to each step after its completion.

WARNING: Failure to observe proper upgrade procedure may result in loss of data and/or program functionality.

__ 1. If you are using any sort of point of sale (POS) software in combination with **PC**Charge, check with that software's manufacturer to make sure it's compatible with the version of **PC**Charge to which you are upgrading.

__ 2. Review the section **System Requirements** to make sure that your system meets the requirements of **PC**Charge (see page 15). The system requirements may have changed since you last installed **PC**Charge.

__ 3. Start your copy of **PC**Charge Pro if it isn't already running. To open **PC**Charge Pro:
- Click the Windows **Start** button at the bottom-left of your screen.
- Click **Programs**.
- Click **VeriFone**.
- Click **PCCharge Pro**.
- Click the **PCCharge Pro** icon.

__ 4. The person who normally settles/closes batches should complete this step.

Settle or close any batches you may have that are open. To do so, click **Batch** on the **PC**Charge menu bar (near the top of the **PC**Charge Pro main screen). Click **Settle…** or **Close…** (varies by processing company). Proceed with normal batch settle/close steps. You must settle/close ALL open batches for ALL accounts before upgrading--otherwise, data may be lost and money may not be transferred to your account(s).

If your account is host-based and set to "auto close", it is recommended that you upgrade after the auto close has taken place and before any new transactions are processed.

__ 5. Click **Setup** on the **PC**Charge menu bar. Click **Configure System**. The **Configure Setup** window will appear. Uncheck the option **Secure Card Numbers** if it isn't already unchecked (and if it is accessible in your version of **PC**Charge). Click **OK**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure.

__ 6. Click **Utilities** on the **PC**Charge menu bar. Click **Repair**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Process Complete`".

__ 7. Click **Utilities** on the **PC**Charge menu bar. Click **Compact**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Process Complete`".

__ 8. Click **Utilities** on the **PC**Charge menu bar. Click **Configuration Disk**.
- Select the option **Update/Create Config Disk**.
- **PC**Charge may display a warning message. If so, disregard this message and click **Yes**.
- Insert a blank 3½" floppy disk into your computer's disk drive. Click **OK**.
- The **Copy Configuration Files To…** window will appear. Click **Open**.
- It may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Your Configuration Disk has been updated`".
- Remove the 3½" floppy disk from your computer's disk drive. Label it **PCCharge Config Disk** and store it. Certain **PC**Charge files can be recovered from this disk in case of data loss.

__ 9. Click **Utilities** on the menu bar. Click **Backup Files…**.
- Click **BackUp**. The **Backup Data Files To…** window will appear. Click **Open**.
- It may take a few moments for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Backup was Successful`".
- **PC**Charge has created a file named `BACKUPID.ZIP` and placed it the **PC**Charge installation directory. Do not delete this file, as certain **PC**Charge files can be recovered from this file in case of data loss.

__ 10. You may now shut down **PC**Charge. Click **File** on the menu bar. Click **Exit**.

__ 11. To be absolutely certain that you have all necessary information (in the unlikely event of upgrade issues), you must back up the entire **PC**Charge directory. To do this, complete the following steps:
- Click your Windows **Start** button, and then click **Run**. In the box labeled **Open**, type in **`C:\Program Files`** and then click the **OK** button.
- Right-click the directory named **`PCCW`**. A menu will appear. Left-click the option **Copy**. The menu will disappear.
- Move your mouse pointer slightly to the right of the **`PCCW`** folder, over empty space (while remaining in the same window). Right-click this empty space.
- Another menu will appear. Left-click **Paste**. The menu will disappear, and Windows will make a copy of your entire **PC**Charge directory.
- After the files have finished copying, you may close the **`C:\Program Files`** window by clicking **File**, then **Close**.

You may now proceed to the following section, **Upgrading PCCharge**.

Upgrading PCCharge

Note: The following section pertains only to those users who are upgrading their existing copy of **PC**Charge. If you are installing **PC**Charge for the first time, you can skip ahead to the section **Installation** (see page 23).

Note: This version of **PC**Charge Pro is compatible with recent versions of **PC**Charge Pro. Once **PC**Charge is installed, the customer database and other data files will be stored in the new record layout. If your version of **PC**Charge Pro is earlier than 3.5, you may need to re-enter your customer database information.

The following instructions may be followed **AFTER** completing the steps in the previous section, **Upgrade Preparation**. We recommend that you work with whoever generally uses or originally installed **PC**Charge. Make a check next to each step after its completion.

WARNING: Failure to observe proper upgrade procedure may result in loss of data and/or program functionality.

__ 1. Review the section **System Requirements** to make sure that your system meets the requirements of **PC**Charge (see page 15). The system requirements may have changed since you last installed **PC**Charge.

__ 2. Review the **PC**Charge Appendices to find out if your payment processing company has changed its merchant account settings and/or requirements. Your payment processing company may have changed the way it does business since you last installed **PC**Charge.

- To access the **PC**Charge Appendices before you have installed **PC**Charge, you'll need to look on the **PC**Charge installation CD.
  - Insert the **PC**Charge installation CD into your computer.
  - The **PC**Charge installer should automatically appear. If it does, click **Cancel**, and then click **Exit Setup**.
  - Click the Windows **Start** button, and then click **Run**. Enter the letter of your CDROM drive followed by a colon. Most users should input **`D:`** and click the **OK** button.
  - Look for the file named **`Pro Appendices`**. Double-click it to view the **PC**Charge Appendices in Adobe PDF format.

__ 3. If you are upgrading using a **PC**Charge Pro CD-ROM, you'll use the standard installation process described in the next section. Be sure to use the program directory of your existing **PC**Charge Pro when asked to select a destination directory. Skip step 4 and proceed to the next section, **Installation**.

__ 4. If you are upgrading using a **PC**Charge Pro installation file received via the Internet, complete the following steps.

- The file received from VeriFone, Inc. will almost always be named `Setup.exe`.
- Locate `Setup.exe`. It will be in whatever directory you specified when you downloaded the file. You may need to detach the file, if it was sent via e-mail.
- Double-click `Setup.exe`. You may now follow the steps in the next section, **Installation**, beginning with the step **Welcome!**. Be sure to specify the program directory of your existing **PC**Charge Pro when asked to select a destination directory.

Installation

Note: As with most other software installations, you should be logged into Windows as a user with administrator access in order to install **PC**Charge. If you do not have administrator access to Windows (or are not sure of what that means), contact one of the following:

- Whoever maintains your business' computer systems
- The technical support department of your computer's manufacturer.

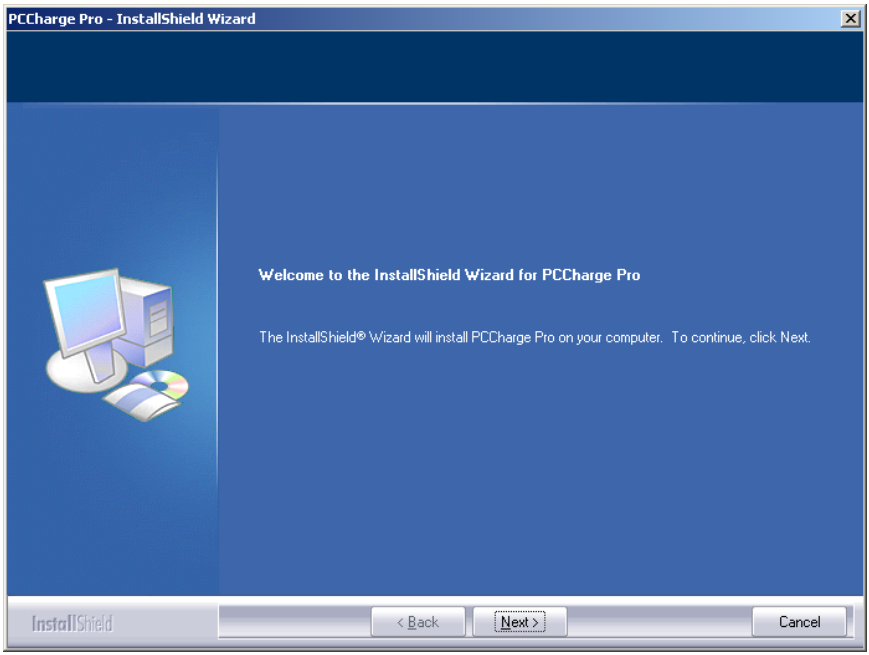
Insert the **PC**Charge CD into CD-ROM drive of your computer. The **PC**Charge Installation Menu should automatically appear. This menu allows you to install **PC**Charge, view **PC**Charge support information, and access the **PC**Charge documentation. You can explore this menu at any time prior to or following **PC**Charge installation. For now, just click the **PCCharge Pro** button. Next, click the **Install PCCharge Pro** button to begin the **PC**Charge installation process.

Note: If the **PC**Charge Installation Menu does not automatically appear, your copy of Windows may be set up to not allow auto-run of CD-ROMs. If so, you'll need to manually access the **PC**Charge Installation Menu.

Click your Windows **Start** button, and then click **Run**. Click the **Browse** button. Click the drop-down list to the right of the **Look In:** field. Select your CD-ROM drive. Double-click the file `CD_Start.exe`. The **PC**Charge Installation Menu will appear.

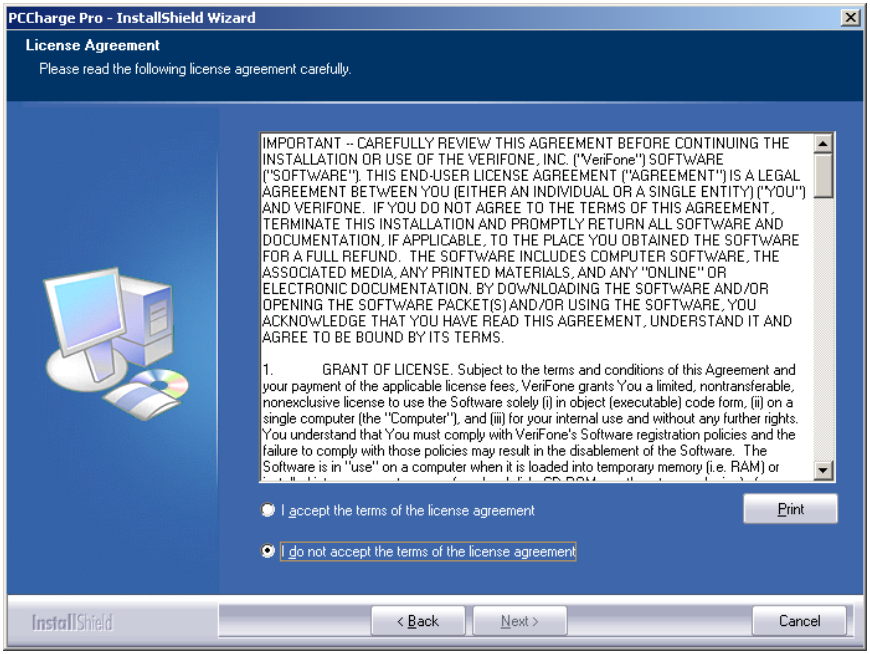
Welcome!

Click **Next >** to proceed to the next step in the installation process.


PCCharge Pro - InstallShield Wizard
Welcome to the InstallShield Wizard for PCCharge Pro
The InstallShield® Wizard will install PCCharge Pro on your computer. To continue, click Next.
InstallShield
< Back
Next >
Cancel

License Agreement

Select **I accept the terms of the license agreement** and click **Next >** to proceed to the next step in the installation process.


PCCharge Pro - InstallShield Wizard
License Agreement
Please read the following license agreement carefully.
IMPORTANT -- CAREFULLY REVIEW THIS AGREEMENT BEFORE CONTINUING THE INSTALLATION OR USE OF THE VERIFONE, INC. ("VeriFone") SOFTWARE ("SOFTWARE"). THIS END-USER LICENSE AGREEMENT ("AGREEMENT") IS A LEGAL AGREEMENT BETWEEN YOU (EITHER AN INDIVIDUAL OR A SINGLE ENTITY) ("YOU") AND VERIFONE. IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT, TERMINATE THIS INSTALLATION AND PROMPTLY RETURN ALL SOFTWARE AND DOCUMENTATION, IF APPLICABLE, TO THE PLACE YOU OBTAINED THE SOFTWARE FOR A FULL REFUND. THE SOFTWARE INCLUDES COMPUTER SOFTWARE, THE ASSOCIATED MEDIA, ANY PRINTED MATERIALS, AND ANY "ONLINE" OR ELECTRONIC DOCUMENTATION. BY DOWNLOADING THE SOFTWARE AND/OR OPENING THE SOFTWARE PACKET(S) AND/OR USING THE SOFTWARE, YOU ACKNOWLEDGE THAT YOU HAVE READ THIS AGREEMENT, UNDERSTAND IT AND AGREE TO BE BOUND BY ITS TERMS.
1. GRANT OF LICENSE. Subject to the terms and conditions of this Agreement and your payment of the applicable license fees, VeriFone grants You a limited, nontransferable, nonexclusive license to use the Software solely (i) in object (executable) code form, (ii) on a single computer (the "Computer"), and (iii) for your internal use and without any further rights. You understand that You must comply with VeriFone's Software registration policies and the failure to comply with those policies may result in the disablement of the Software. The Software is in "use" on a computer when it is loaded into temporary memory (i.e. RAM) or
I accept the terms of the license agreement
Print
I do not accept the terms of the license agreement
InstallShield
< Back
Next >
Cancel

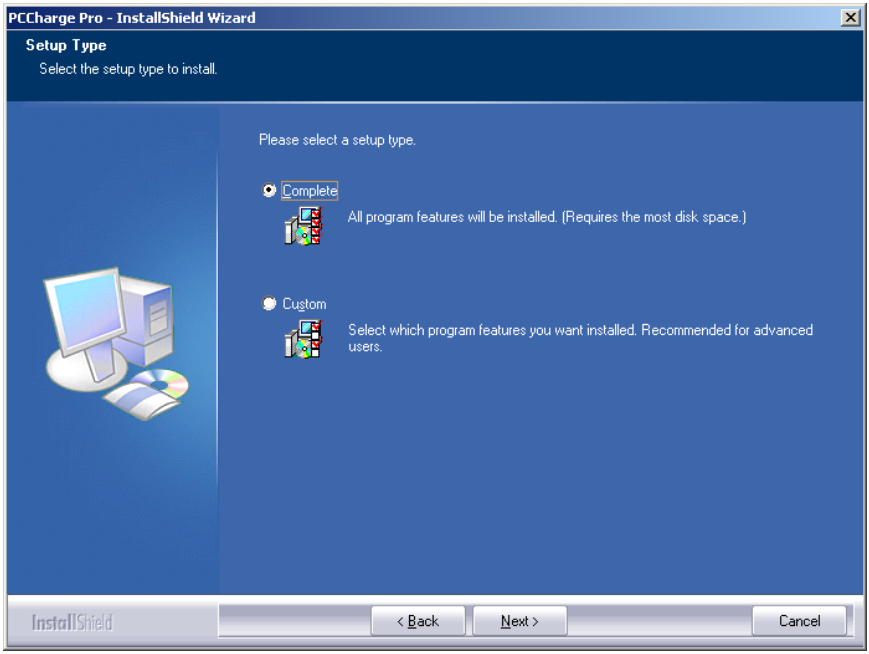
Setup Type

★	**Simple Explanation:** Most users should simply select **Complete** and click **Next >** to proceed to the next step in the installation process. You may then skip ahead to the section **Ready To Install** (see page 29).

You may select either **Complete** setup or **Custom** setup. Select **Complete** setup if you want to install all **PC**Charge program files and features. If you select **Custom** setup, you will be able to:

- Specify the **PC**Charge installation directory
- Specify which **PC**Charge utilities are installed

After you've selected a setup type, click **Next >** to proceed to the next step in the installation process. If you have selected **Complete** setup, you may then skip ahead to the section **Ready To Install** (see page 29). Otherwise, continue on to the next section.

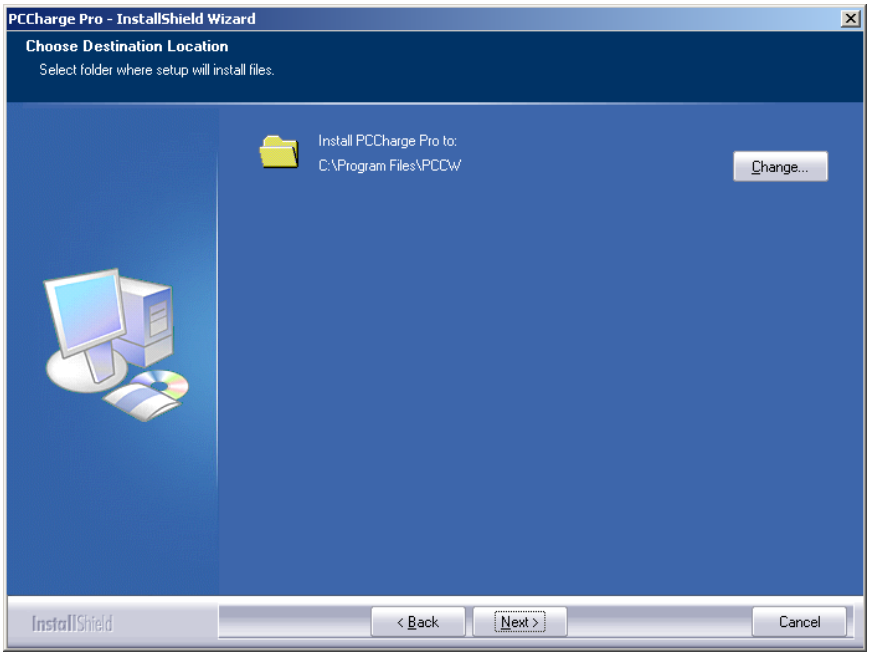

PCCharge Pro - InstallShield Wizard
Setup Type
Select the setup type to install.
Please select a setup type.
Complete
All program features will be installed. (Requires the most disk space.)
Custom
Select which program features you want installed. Recommended for advanced users.
InstallShield
< Back
Next >
Cancel

Choose Destination Location

★	**Simple Explanation:** If you selected **Complete** as your setup type, you may skip this section.

This window allows you to specify where on your local hard drive you'd like to install **PC**Charge Pro. If you're upgrading **PC**Charge, use the **Browse...** button to specify the location of your existing installation directory. Most users should click **Next >** to proceed to the next step in the installation process.

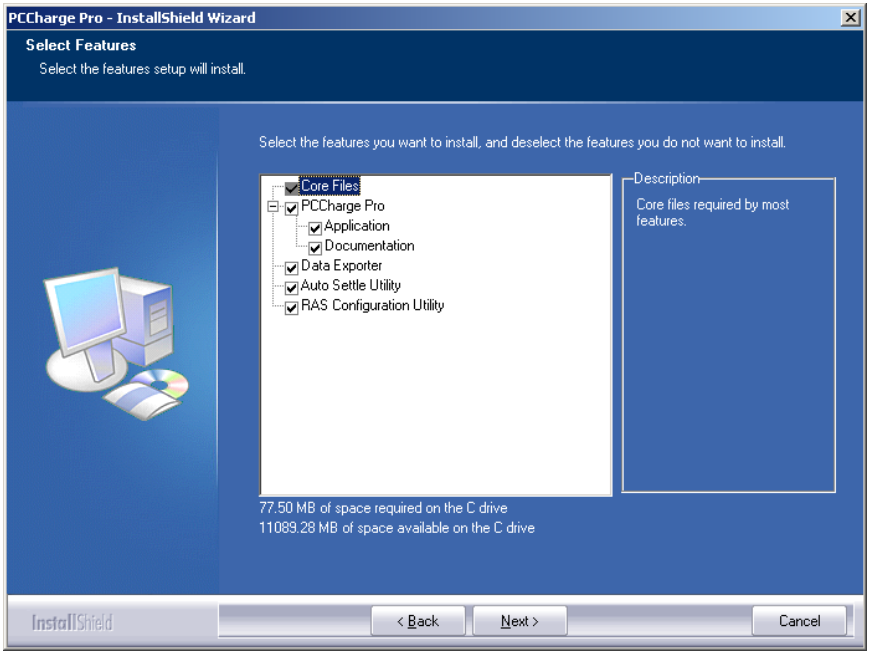
STOP	**WARNING:** If you change the destination directory, it is vitally important that you install to your computer's local hard drive. You should not install **PC**Charge across a network to another computer's local hard drive. **PC**Charge uses system files that must be on the local computer's hard drive.



Select Features

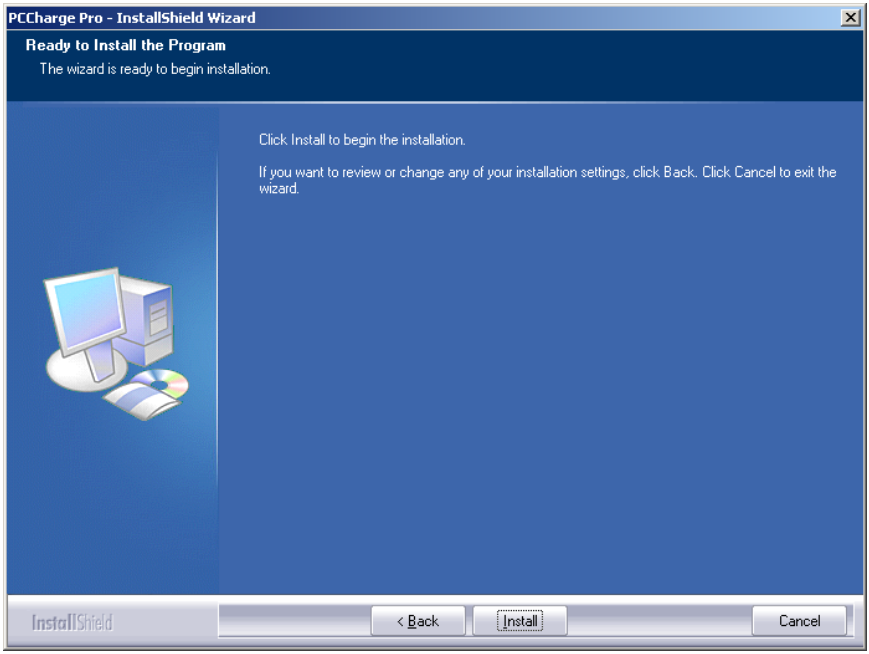
★	**Simple Explanation:** If you selected **Complete** as your setup type, you may skip this section.

This window allows you to specify which **PC**Charge features you'd like to install. You can uncheck a feature if you do not want that feature to be installed. Most users should click **Next >** to proceed to the next step in the installation process.


PCCharge Pro - InstallShield Wizard
Select Features
Select the features setup will install.
Select the features you want to install, and deselect the features you do not want to install.
Core Files
PCCharge Pro
Application
Documentation
Data Exporter
Auto Settle Utility
RAS Configuration Utility
Description
Core files required by most features.
77.50 MB of space required on the C drive
11089.28 MB of space available on the C drive
InstallShield
< Back
Next >
Cancel

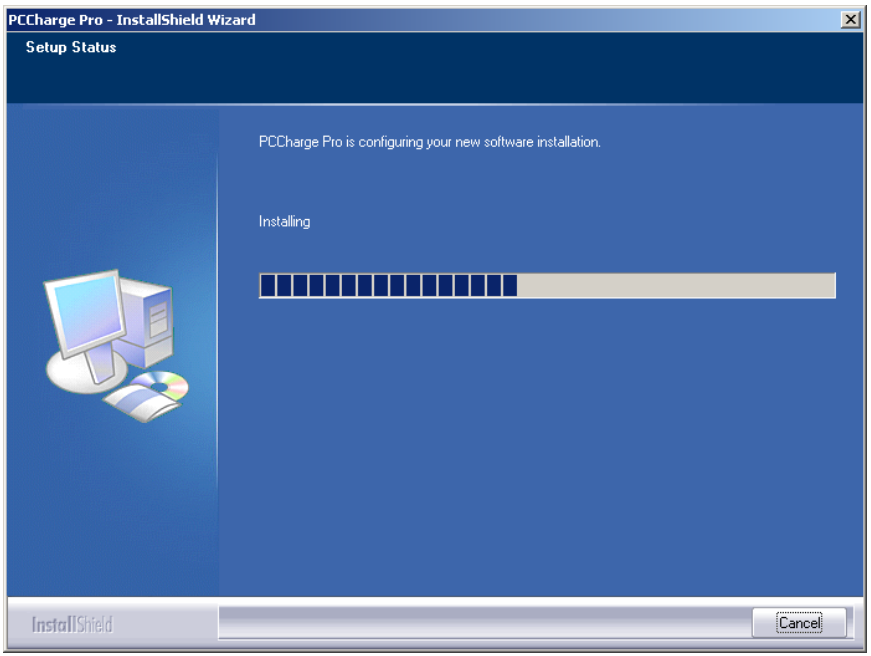
Ready to Install!

You are now ready to install **PC**Charge Pro. Click **Next >** to proceed to the next step in the installation process.


PCCharge Pro - InstallShield Wizard
Ready to Install the Program
The wizard is ready to begin installation.
Click Install to begin the installation.
If you want to review or change any of your installation settings, click Back. Click Cancel to exit the wizard.
InstallShield
< Back
Install
Cancel

Installing

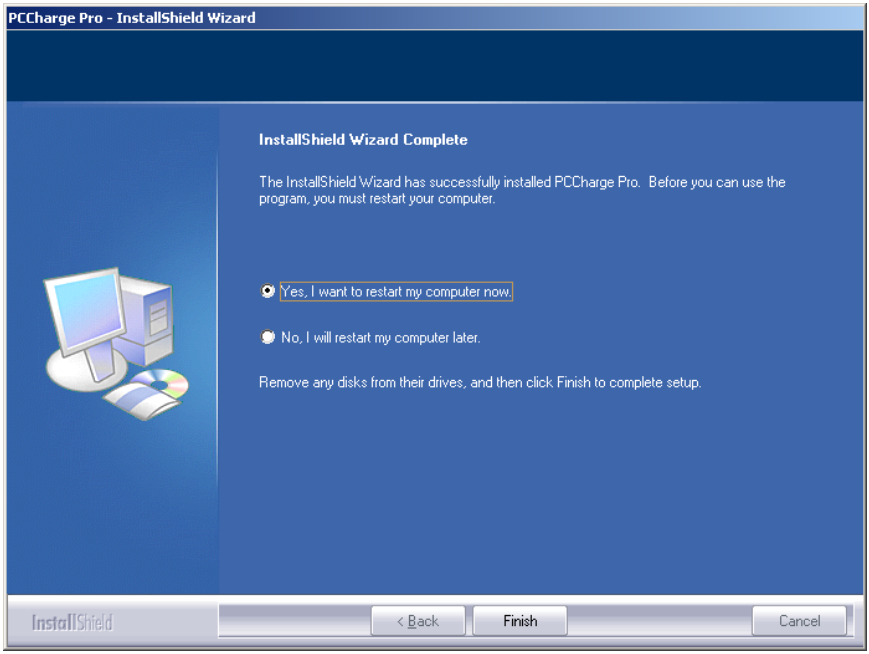
PCCharge is now being installed to your system. This process should only take a few minutes.



Installation Completed!

The installation process is complete. You may now remove the **PC**Charge Installation CD from your computer. Click **Finish** to proceed to **The Setup Process**.

Prior to using **PC**Charge, you may be required to restart your computer.


PCCharge Pro - InstallShield Wizard
InstallShield Wizard Complete
The InstallShield Wizard has successfully installed PCCharge Pro. Before you can use the program, you must restart your computer.
Yes, I want to restart my computer now.
No, I will restart my computer later.
Remove any disks from their drives, and then click Finish to complete setup.
InstallShield
< Back
Finish
Cancel

The Setup Process

During the first use of **PC**Charge, you are automatically taken through a setup process. If you need to make changes to the following settings at any time after the initial software setup, you can access all of the setup parameters from the **Setup** menu.

Starting PCCharge Pro

1. Click the Windows **Start** button (its default location is the bottom-left of your screen).
2. Click **Programs** (or **All Programs**).
3. Click **VeriFone**.
4. Click **PCCharge Pro**.
5. The following shortcuts are available:

   - **PCCharge Pro Help File -** Also available within **PC**Charge
   - **PCCharge Pro Manual -** PDF version of the **PC**Charge manual
   - **PCCharge Pro Appendices -** PDF version of the **PC**Charge Appendices
   - **PCCharge Pro Read Me -** The **PC**Charge "Readme" file
   - **PCCharge Pro -** The **PC**Charge executable
   - **Uninstall PCCharge Pro -** Uninstalls **PC**Charge

   If you installed the **Complete** setup of **PC**Charge, you will also see:

   - **Auto Settle Utility -** Explained in the section **Auto-Settle Utility** (see page 235)
   - **RAS Setup Utility -** For American Express Split Dial users (see page 90)

6. Click **PCCharge Pro** to start **PC**Charge Pro.

Note: At startup, **PC**Charge will check to see if you're upgrading from a version of **PC**Charge older than 5.7. If you are, a window will appear that briefly describes our database-purging feature. For detailed information on this feature and its usage, consult the section **Transaction Database Purging** (see page 189).

Do you have a Configuration Disk?

When **PC**Charge Pro is initially started, you will be asked if you have a Configuration Disk. Did you get a companion disk (3½ inch floppy disk or CD) with the installation CD? It may be labeled **Configuration Disk** or **License Disk**.

1. If you did **NOT** receive a companion floppy disk with your copy of **PC**Charge, click the **No** button and proceed to the section **Entering Your Serial Number** (see page 35).

2. If you did receive a companion disk with your copy of **PC**Charge, insert it and click the **Yes** button.

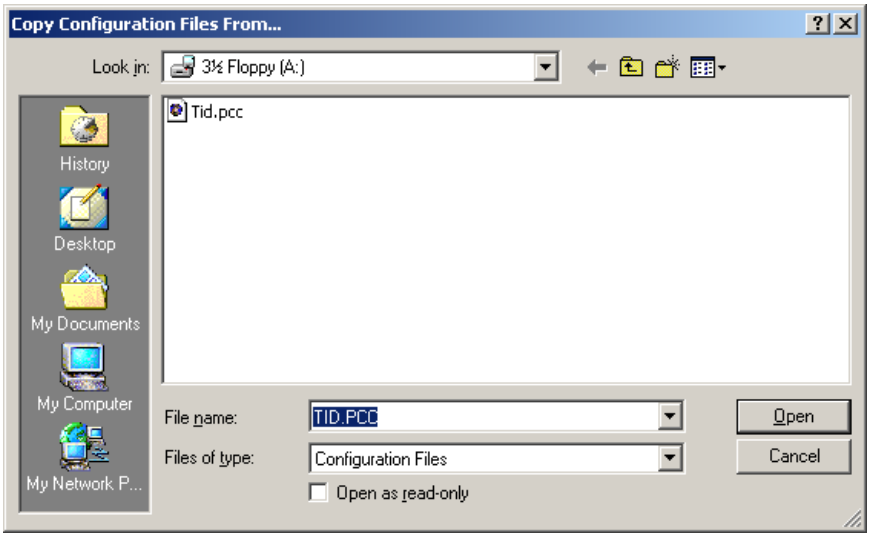
3. Click **OK** on the next message box after you have inserted the configuration disk.

   - If your configuration disk is on CD, it should be automatically detected. If it is not, **PC**Charge will display a window asking you to insert a disk into drive A. Click **Cancel**.

4. **PC**Charge will display a **Copy Configuration Files From…** window (see figure below).

   - If your configuration disk is on CD, you may need to select your CD drive. Click the drop-down arrow next to the field labeled **Look in:** (near the top of this window) in order to change to your CD drive.

5. Click the file named `Tid.pcc` located on your companion disk to select it. The file's name will become highlighted.



6. Click the **Open** button. You will be taken to a later step of the setup process -- the exact step depends on what information has been installed on your companion disk. Skip ahead to that step.

Entering Your Serial Number

The serial number is a sixteen-digit number in the format:

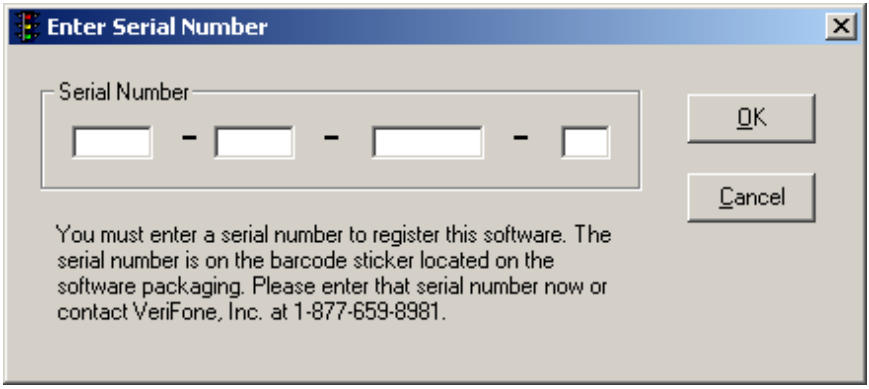
####-####-######-##

	WARNING: PC Charge will not operate without a valid serial number.

Locating your Serial Number

- Look for the serial number on the back of the installation CD jewel case, on the documentation provided with **PC**Charge, or on the software's packaging.
- If you can't find the serial number, contact the company that sold you **PC**Charge.

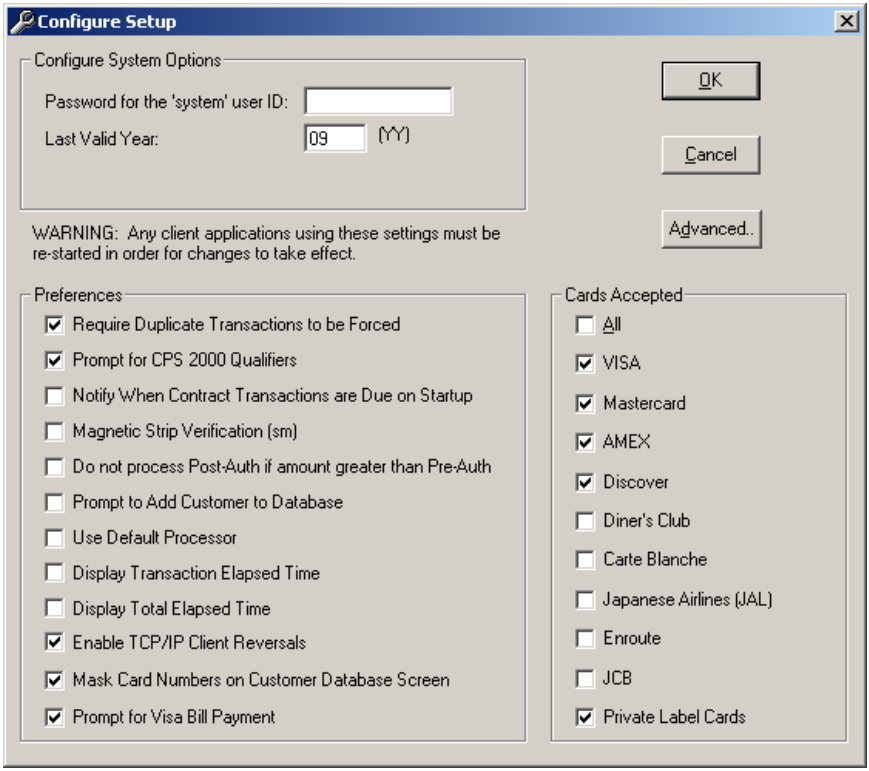
Entering your Serial Number


Enter Serial Number
Serial Number
OK
Cancel
You must enter a serial number to register this software. The serial number is on the barcode sticker located on the software packaging. Please enter that serial number now or contact VeriFone, Inc. at 1-877-659-8981.

1. Type in your serial number in the serial number input boxes. It is not necessary to type in the dashes (-).
2. Click the **OK** button to proceed to the next step of **The Setup Process**.

Configure Setup

★	**Simple Explanation:** This **Configure Setup** window allows you to set up and configure your copy of **PC**Charge. Many users will want to use the default settings. However, we **HIGHLY** recommend that you review the descriptions of the different options and settings listed below. Click the **OK** button to exit the **Configure Setup** window. This will save any changes you have made. If you've left the **Password for the 'system' user ID** blank, **PC**Charge will notify you of this. Click **OK** and continue on to the next section, **Company Setup** (see page 42).



Configure System Options

Password for the 'system' user ID -- (Default = Empty) (10 alpha/numeric characters) – You may leave this blank unless you intend to use **PC**Charge in a multi-user environment and would like to provide different levels of access. If you fill it out, PCCharge will occasionally prompt you to enter a **User Name** and **Password**. The **Password** that you enter in this **Preferences** window will be associated with the **User Name** `System`. Consult the section **Cashier Privileges Setup** for more information on this subject (see page 84).

	Note: The password is case sensitive. Letters entered in upper or lower case must be re-entered in that same case whenever accessing a password protected function.

Last Valid Year -- (Default = 09) -- This allows you to set a maximum year for acceptable expiration dates. You must make a business decision on what will be the latest expiration date you will accept for credit cards. By default, **PC**Charge will only accept credit cards within the expiration date range of the present year through 2012. Enter only the last two digits of the maximum year.

	WARNING: PC Charge is preprogrammed with an initial **Last Valid Year**. Periodically, the **Last Valid Year** for credit cards will need to be advanced. You are responsible for updating the **Last Valid Year** in the future.

Preferences

Require Duplicate Transactions to be Forced -- (Default = Checked) -- This option is a safety feature. When checked, only one transaction for a certain amount can be processed on a particular credit card number per day. This does not mean that you can't process other transactions. It just prevents accidental duplicate transactions.

If this option is enabled, you can still charge a card for an amount already charged to that card on the same day: simply put an "F" in front of the credit card number to force the transaction.

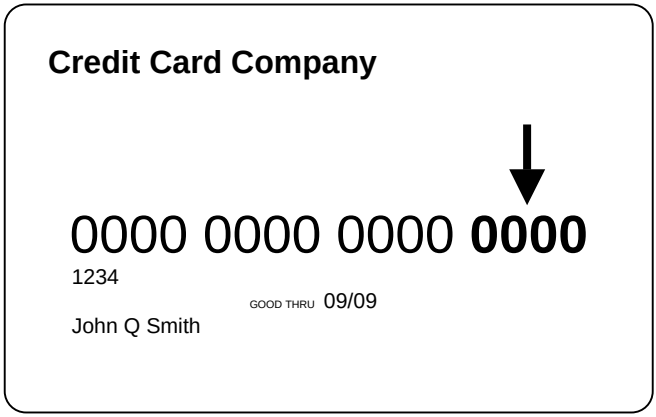
Prompt for CPS 2000 Qualifiers -- (Default = Checked) -- Checking this option turns on a reminder: if you forget to enter a **Ticket Number**, **Address**, or **Zip Code** when performing a transaction, **PC**Charge will remind you to enter the missing information. Depending on which processor you use, entering this information may qualify you for lower rates per transaction.

	Note: The CPS 2000 information must be entered for all non-swiped transactions to meet CPS Qualifications for Visa/MasterCard transactions.

Notify When Contract Transactions are Due on Startup -- (Default = Unchecked) -- Checking this option enables **PC**Charge to notify you of contract transactions that are due and waiting to be processed. The notification appears (if applicable) when you start **PC**Charge. This feature works in conjunction with the customer database (see page 195).

	Note: Enabling this option will cause **PC**Charge to search through the database (during program startup) for recurring transactions. If you have a large number of contracts, there could be a slight delay while **PC**Charge searches through each contract.

Magnetic Strip Verification (sm) -- (Default = Unchecked) -- This function is intended for face-to-face swiped transactions. Checking this option enables **PC**Charge to prompt you for the last four digits of the raised account number on the customer's credit card. You'll be prompted for this number after a card is swiped into **PC**Charge and **Process** is clicked.



	Note: MSV protects you from fraud related to credit cards with forged magnetic strip information. If the information encrypted on the magnetic strip does not match the last four digits of the raised credit card number on the front of the card, **PC**Charge will not allow the transaction to be processed (if MSV is enabled).

Do not process Post-Auth if amount greater than Pre-Auth -- (Default = Unchecked) -- When this option is checked, **PC**Charge will not allow a Post-Authorization transaction to be processed if that amount is greater than the corresponding Pre-Authorization transaction amount.

Prompt to Add Customer to Database -- (Default = Unchecked) -- This feature works in conjunction with the **PC**Charge Pro customer database. If this option is checked, **PC**Charge will note the customer name entered into the credit card transaction window. If that customer does not exist in the customer database, **PC**Charge will ask you if you want to add that customer to the database. If this option is unchecked, **PC**Charge will not prompt you with an add-customer option.

Use Default Processor -- (Default = Unchecked) -- This feature is utilized by third-party integrated software. Leave this option unchecked unless otherwise instructed by the developers of your integrated software or a **PC**Charge Technical Support Representative.

Display Transaction Elapsed Time -- (Default = Unchecked) -- If this option is checked, the **PC**Charge transaction result message box will also display the amount of time elapsed in between connecting to the processing company and receiving a result for the transaction(s). This is a diagnostic / benchmarking feature.

Display Total Elapsed Time -- (Default = Unchecked) -- If this option is checked, the **PC**Charge transaction result message box will also display the amount of time elapsed in between a transaction (or batch of transactions) entering the **PC**Charge queue and receiving a result for the transaction(s). This is a diagnostic / benchmarking feature.

Enable TCP/IP Client Reversals -- (Default = Checked) -- This feature is utilized by third-party integrated software. Leave this option unchecked unless otherwise instructed by the developers of your integrated software or a **PC**Charge Technical Support Representative.

Mask Card Numbers on Customer Database Screen -- (Default = Checked) -- If this option is checked, **PC**Charge will mask the credit card numbers displayed in the **Customer Database** windows (see page 195). Only the first four and last four numbers of credit card accounts will be displayed. The other numbers will be replaced by periods.

Prompt for Visa Bill Payment -- (Default = Checked) -- If this option is checked and the active processor is either NPC or Vital (VISA), **PC**Charge will display a prompt during a transaction asking if it is a bill payment transaction. For more information on bill payment, consult the **Notes** for these processors in the **PC**Charge Appendices.

Cards Accepted

(**VISA**, **MasterCard**, **AMEX**, **Discover**, and **Private Label Cards** are checked by default. All other options are unchecked by default)

Some credit card processing companies will authorize a credit card transaction even if your company's account is not set up to process that type of credit card. However, transactions for that card type will not be settled. If your company's account is not set up to process transactions for a particular type of credit card and you want to avoid any accidental authorizations of that card type, uncheck the option that applies to that card type.

Example: Your company's credit card processing account is not set up to process American Express cards, but your credit card processing company authorizes them anyway. If you check the option **AMEX**, American Express transactions will be authorized even though your company's credit card processing account can't settle those transactions. If you uncheck the option **AMEX**, **PC**Charge will prevent American Express transactions from accidentally being authorized.

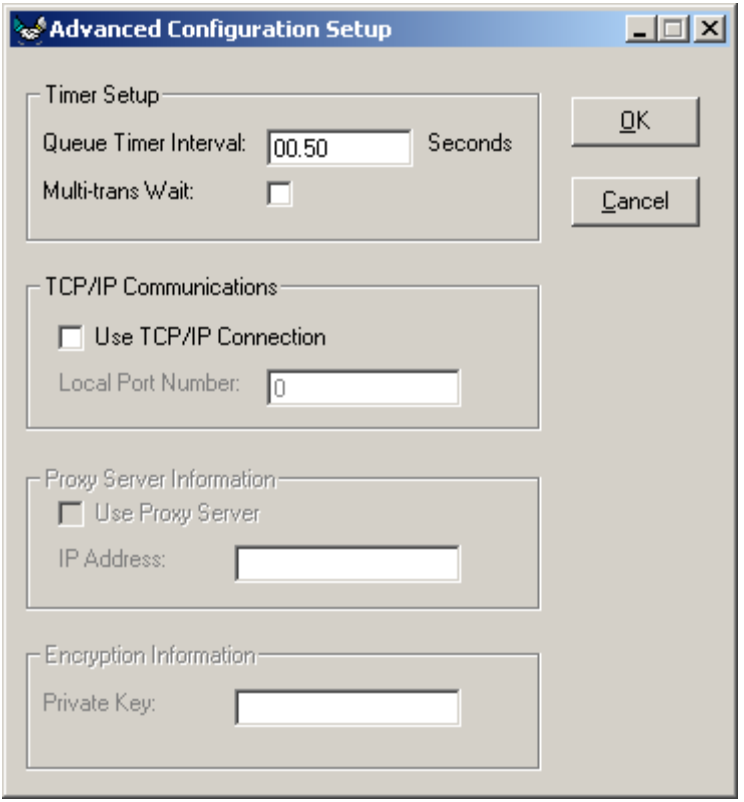
Private Label Cards -- (Default = Checked) -- If you check this box, private label cards will be accepted. Uncheck this option if you only want to process transactions using major credit cards. Consult the section **Private Label Card Setup** for more information (see page 98).

Advanced

Click the **Advanced** button if you want to access the **Advanced Configuration Setup** window (see page 40). The **Advanced Configuration Setup** window includes some of the more advanced options of **PC**Charge. Most users should click **OK** and skip ahead to the section **Company Setup** (see page 42).

Advanced Configuration Setup

★	**Simple Explanation:** This **Advanced Configuration Setup** window allows you to fine-tune your copy of **PC**Charge. You may access this window by clicking the **Advanced** button on the **Configure Setup** window (described in the previous section). Most users will want to use the default settings. Click the **OK** button to exit the **Advanced Configuration Setup** window (this will save any changes you have made). Next, click the **OK** button in the **Configure Setup** window. Continue on to the next section, **Company Setup** (see page 40).



Timer Setup

Queue Timer Interval: -- (Default = 00.50) -- For initial set up, we recommend using the default value. This value sets how often **PC**Charge checks for communication (via `.inp` files) from other software. At its default, **PC**Charge checks every half-second for communications. Do not lower the value of the interval. Checking more often would consume too much of the system's resources. The default setting is generally the optimum value for the interval.

Multi-Trans Wait: -- (Default = Unchecked) -- If this option is unchecked, **PC**Charge will hang up after every transaction when authorizing a group of transactions. Checking this option allows **PC**Charge to attempt to keep the connection open when authorizing a group of transactions. **PC**Charge can only keep the connection open if the credit card processing company allows the connection to be kept open. Check with your payment processing company to determine if they support this feature.

TCP/IP Communications

Use TCP/IP Connection -- (Default = Unchecked) -- Enable this option if you have an interfaced program that will communicate with **PC**Charge Pro via sockets.

Local Port Number -- (Default = 31419) -- This is the port number/socket number used for the TCP/IP connection.

Proxy Server Information

Use Proxy Server -- (Default = Unchecked) -- Not yet implemented.

IP Address: -- (Default = Empty) -- Not yet implemented.

Encryption Information

Private Key: -- (Default = Empty) -- Not yet implemented.

Company Setup

	Note: The company information that you enter into this **Company Setup** window should match the information that your credit card processing company has on file for your merchant account. If you are unsure of this information, check with your merchant service provider (MSP). Your MSP is the group or individual who sold your merchant account to you.

1. Make sure that you enter *exactly* the same information into this window that your credit card processing company has on file. Type it in just as it appears on the paperwork you received from your bank or your merchant service provider. This information may be case-sensitive, so use uppercase or lowercase as necessary.

2. Enter your company's name in the **Company:** field.

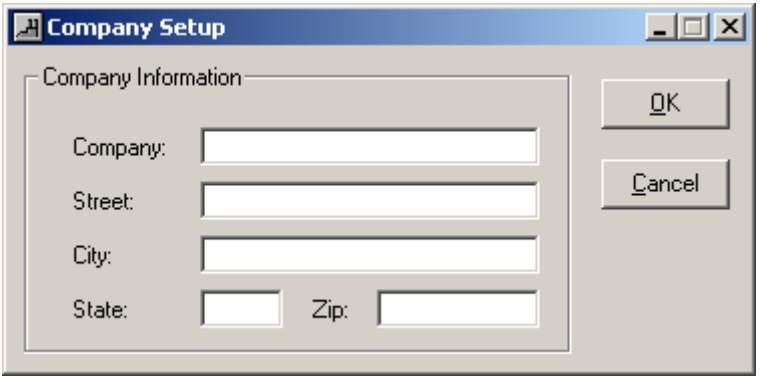
3. Enter your company's street address in the **Street:** field.

4. Enter your company's city in the **City:** field.

5. Enter your company's state abbreviation in the **State:** field.

6. Enter your company's 5-digit zip code in the **Zip:** field.

7. Click the **OK** button.



End of Automated Setup

Credit Card Company NOT Setup!
You need to go to Setup, Credit Card Company and Setup your Credit Card Company's Merchant Account.
OK

This completes the automatic setup of **PC**Charge. The remainder of the setup process must be completed manually, as described in the window pictured above.

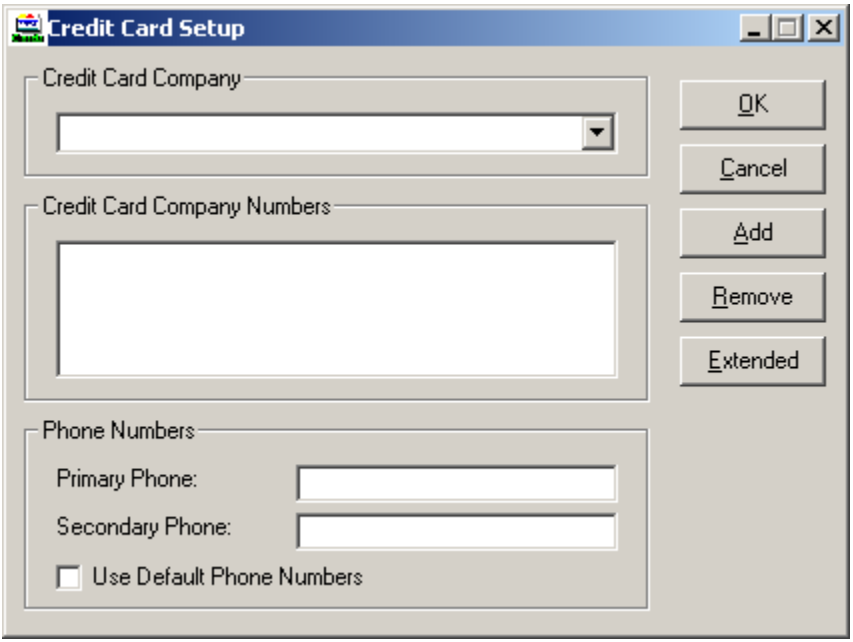
1. Click the **OK** button.

2. Click **Setup** on the menu bar. Click the **Credit Card Company** option.

3. Continue with the next section, **Credit Card Company Setup**.

Credit Card Company Setup

★	**Simple Explanation:** This **Credit Card Setup** window allows you to set up your merchant account in **PC**Charge. This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Credit Card Company Numbers**.



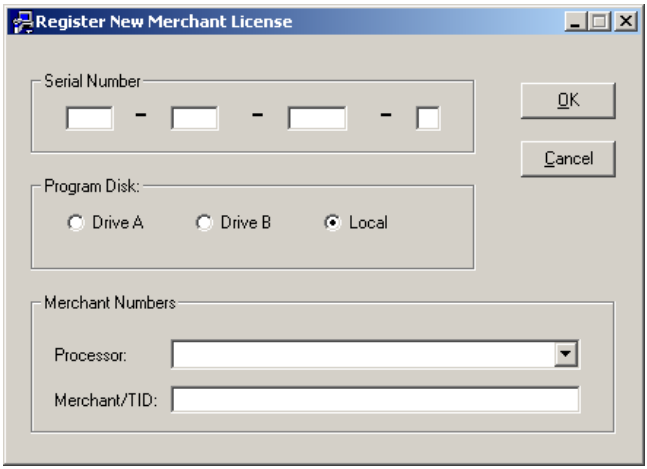
Setting Up Your Credit Card Processing Account

1. Click the small drop-down arrow button (to the right of the **Credit Card Company** field). Select the **Credit Card Company** that your business will be using. If you don't know which to select, check with your processing company, bank, or merchant service provider (or whoever set up your account).

2. Check to see if your account number already appears in the **Credit Card Company Numbers** section of this window. If it does, your account has already been set up for you. Click **OK** and proceed to the section **Credit Card Processing Company Extended Data Fields** (see page 46).

3. If your account number isn't shown in the **Credit Card Company Numbers** section of this window, click the **Add** button. Proceed to the next section, **Register New Merchant License** (see page 45).

Register New Merchant License



1. Before you enter your credit card company number into this window, refer to your **PCCharge Appendices**. As you go through the following steps, you'll need to review the section of **Appendix A** that gives detailed information on your credit card processing company. We **HIGHLY** recommend that you print out and store that section of the **PC**Charge Appendices.

    - To access the **PC**Charge Appendices, click the Windows **Start** button, then **Programs** (or **All Programs**), then **VeriFone**, then **PCCharge Pro**, then **PCCharge Pro Appendices**.

2. The **PC**Charge Appendices will describe how your credit card company number should look, how long it should be, etc.

3. Enter your credit card company number into the box labeled **Merchant/TID**. Type it in just as it appears on the paperwork you received from your processing company, bank, or merchant service provider (or whoever set up your account). This information may be case-sensitive, so use uppercase or lowercase as necessary.

4. Click **OK**. **PC**Charge will present you with a **System Code** and will ask you to type in a **Security Code**. You can get your **Security Code** online by visiting register.pccharge.com. This is typically the fastest way to get a **Security Code**.

5. After entering your **Security Code**, click **OK**. **PC**Charge will display your processing company's **Extended Data Fields** window. You may now proceed to the following section, **Credit Card Processing Company Extended Data Fields**.

Credit Card Processing Company Extended Data Fields

Note: As you can see, there isn't a picture of your **Credit Card Processing Company Extended Data Fields** window shown on this page. This is because each credit card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your credit card processing company. This information and other important information about your credit card processing company are described in the **PC**Charge Appendices. You may want to print out that section of the **PC**Charge Appendices.

    - To access the **PC**Charge Appendices, click the Windows **Start** button, then **Programs** (or **All Programs**), then **VeriFone**, then **PCCharge Pro**, then **PCCharge Pro Appendices**.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. If an **Advanced** or **Extended** button is accessible to you, click it and configure those settings (especially if you'll be using an TCP/IP (Internet) connection to your processing company). After you've entered all data required, click the **OK** button to exit the **Extended Data Fields** window.

3. **PC**Charge will display the company information you entered in the **Company Setup** window. Make sure that you enter *exactly* the same information into this window that your credit card processing company has on file. If you are unsure of this information, check with your processing company, bank, or merchant service provider (or whoever set up your account). You can review the section **Company Setup** for more information (see page 42). Click **OK** to exit the **Company Setup** window.

4. **PC**Charge will display the **Credit Card Setup** window. If you're **NOT** connecting to your processing company via a dial-up (modem) connection, skip ahead to step 6. Otherwise, continue on to step 5.

5. The default phone numbers for your credit card processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PC**Charge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, uncheck the box labeled **Use Default Phone Numbers** and enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

6. Click **OK** to exit the **Credit Card Setup** window. **PC**Charge will ask if you want to update your configuration disk. For now, click **No**. This feature is explained in the next section, **Update Configuration Disk** (see page 47).

7. This completes the setup of your credit card processing company. You're only a few steps away from processing your first credit card transaction.

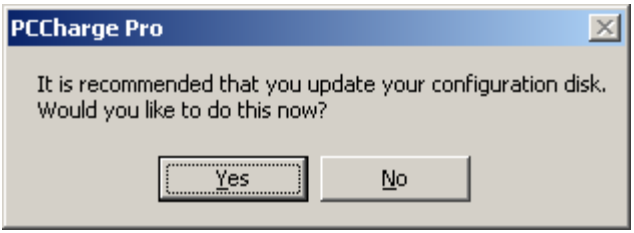
Update Configuration Disk

Simple Explanation: **PC**Charge's **Update Configuration Disk** feature allows you to create a backup disk (a 3½" floppy disk) that contains your merchant configuration information--essentially, everything you've set up to this point.

- If your copy of **PC**Charge was shipped with a **Configuration Disk** or **License Disk** on a 3½" floppy disk, you already have this backup disk and only need to update it.
- If your copy of **PC**Charge was shipped with a **Configuration Disk** or **License Disk** on a CD, you may create a separate backup disk that can be edited (unlike a read-only CD).

You can create/update this disk during installation, or you can wait until a later time. However, we **HIGHLY** recommend that you create this disk soon after you install and configure **PC**Charge.

Note: Configuration disks can be created using almost any removable media that can be modified. You may even store your configuration data on a separate computer accessed via a network. The important thing is to store your backup data away from the computer on which **PC**Charge is installed. To use some other media, just substitute it for the 3½" floppy referred to in the following instructions. In step 3, browse to the media to be used.



1. Click **Yes**. The **Configuration Disk Maintenance** window will appear. You'll see that **Update/Create Config Disk** is already selected. Click **OK**.

2. **PC**Charge will warn you that your existing configuration information will be overwritten.

   - If you're creating a configuration disk for the first time, this warning doesn't apply to you. Click **Yes**. **PC**Charge will prompt you for the configuration disk. Insert a **BLANK** 3½" floppy disk. Make sure it's blank, because everything on the disk will be overwritten. Click **OK** and proceed to step 3.

   - If you already have a configuration disk, you can either overwrite that disk or create a new one using a blank disk. Click **Yes** when ready. Insert your configuration disk **OR** a blank 3½" floppy disk. Click **OK** and proceed to step 3.

3. **PC**Charge will display a window titled **Copy Configuration Files To…**. Click the **Open** button and **PC**Charge will create or update your configuration disk.

4. A status bar will display the progress of your configuration disk. **PC**Charge will notify you when your configuration disk has been created or updated. Click **OK**.

5. Remove your configuration disk. Label it **PCCharge Configuration Disk** and date it. Continue on to the next section, **Simple Modem Setup**.

Note: If your software should ever be deleted due to a hard drive crash or some other hardware failure, you'll be able to restore from your configuration disk. This would restore your account settings to their state at the time of the configuration disk update/creation. However, it does not save your database. That functionality is described in the section **Backup/Restore** (see page 180). You should refer to that section when you think you're ready to start keeping a backup record of the transactions you've been processing.

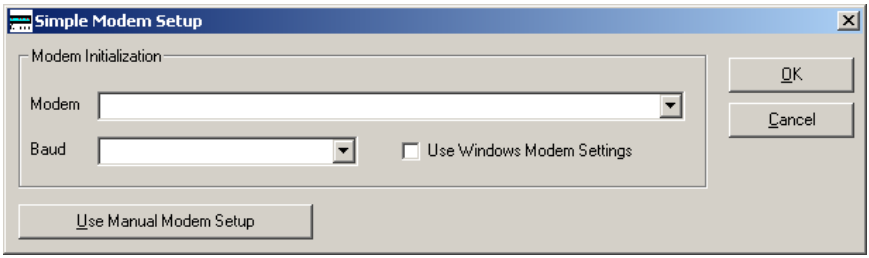
Simple Modem Setup

Simple Explanation: **PC**Charge can communicate with payment processing companies via dial-up modem, TCP/IP Internet, TCP/IP lease line, etc. (depending on how that company is certified with **PC**Charge). If you'll be connecting to payment processing company via dial-up modem, complete the instructions given below.

Note: If your payment processing company supports some communications method other than dial-up modem (like TCP/IP Internet or TCP/IP lease line) and you want to use that instead, you may skip ahead to the section **Basic Setup Complete** (see page 59). However, your processing company may have the ability to accept a modem connection if your primary connection fails (check the **PC**Charge Appendices to find out). If your processing company has this ability, you'll want to set up your modem using the instructions given below.

1. Click **Setup** on the **PC**Charge menu bar (above the icons). Click **Modem**.

2. If this is the first time you've set up a modem in **PC**Charge, the **Simple Modem Setup** window will appear. If the **Manual Modem Setup** window appears, click the **Use Simple Modem Setup** button.



3. **PC**Charge should display your modem in the **Modem** text box. If you have more than one modem installed, click the drop-down arrow next to the **Modem** text box and select the modem you want to use with **PC**Charge.

4. **PC**Charge should display your modem in the **Baud** text box. Click the drop-down arrow next to the **Baud** text box and select 1200. Click **OK**. You'll be returned to **PC**Charge's main window.

5. Depending on your system's configuration, you may not need to refer to the other subsections in this **Modem** section. To find out if these additional steps will be necessary, skip ahead to the section **Processing Test Transactions** (see page 55).

Note: You will get the best results if you are using the most current modem drivers provided by the manufacturer of your modem.

Manual Modem Setup

Simple Explanation: The following **Manual Modem Setup** information is for those users whose modem does not process or settle transactions when set up through the **Simple Modem Setup** window. If your modem has already been successfully set up, skip this section.

Note: If you are running any other communication software (Fax program, Internet Browser, etc.), you will not be able to correctly configure your modem. Shut these programs down.

Locating Your Modem

1. Before setting up your modem, you'll need to collect some information about it. Click the Windows **Start** button. Click **Settings**. Click **Control Panel**.

2. Double-click **Phone and Modem Options**. Click the **Modems** tab. Windows will display the modems installed on your computer.

3. Make a note of the name of modem that you intend to use with **PC**Charge (shown in the **Modem** column). Also, make a note of its COM port number (shown in the **Attached To** column).

   - **Modem Name:** _____
   - **COM Port:** _____

4. Click **OK** to close the **Phone and Modem Options**. Close the Windows **Control Panel** window. Proceed to **Setting Up Your Modem**.

Setting Up Your Modem

1. Click **Setup** on the **PC**Charge menu bar (above the icons). Click **Modem**.

2. If the **Manual Modem Setup** window appears, continue on to step 3. If the **Simple Modem Setup** window appears, click the **Use Manual Modem Setup** button and then continue on to step 3.

3. Select **1200** in the **Baud** section of the **Manual Modem Setup** window.

4. Select your modem's COM port from the **Port** drop-down list.

5. Click the **Detect Modem Settings** button. **PC**Charge will prompt you to specify which modem it should detect. Select your modem and click **OK**. **PC**Charge will attempt to automatically configure your modem settings.

6. After the automatic configuration is complete, verify that the **Port** displayed is still correct.

7. Once **PC**Charge is done, check to see if the **Initialization String** is something more than just AT.

   - If the **Initialization String** is something more than just AT, click the **OK** button. Perform a test transaction as described in the section **Performing Test Transactions** (see page 55). If the test transaction results in a communications error, return to this section and continue with step 7.

   - If the **Initialization String** is only AT, you will need to contact **PC**Charge Technical Support at (877) 659-8981.

8. If you've attempted a test transaction after setting up your modem using the **Detect Modem Settings** button and it didn't work, try the following steps. First, return to the **Manual Modem Setup** window as described in steps 1 and 2.

9. Select WH1 from the **Modem** drop-down list (in the **Modem Initialization** section of the **Manual Modem Setup** window). Click the **Validate** button. **PC**Charge will attempt to validate the settings you've chosen. Click the **OK** button.

10. Perform a test transaction as described in the section **Performing Test Transactions** (see page 55). If the test transaction results in a communications error, return to this section and continue with step 10.

11. Repeat step 8, but use GS Special (instead of WH1) from the **Modem** drop-down list. Perform a test transaction as described in the section **Performing Test Transactions** (see page 55). If the test transaction still results in a communications error, contact **PC**Charge Technical Support at (877) 659-8981.

Technical Details: Most modems are Hayes compatible. This means that they recognize the original Hayes command set. However, many of the newer and faster modems use compression techniques to achieve their high speeds.

While these modems will work fine on most bulletin board systems and dial-up networks designed to operate at these speeds, most financial service networks (credit card processing companies) do not operate at these speeds or use these techniques. Consequently, if you have a new modem that operates at 33.6 baud or 56.7 baud it is very likely you will need to modify the modem's initialization string to force it to connect at 1200 baud, disable data compression, and disable error correction. This information can normally be found in the modem's manual or by contacting the modem manufacturer.

Although we try to provide modem settings for as many modems as possible, new products come out constantly. You may need to call your modem manufacturer and ask them: "How do I get my modem to act like a plain 1200 baud Hayes modem?"

If the built-in Windows communications program **HyperTerminal** cannot access the modem, then **PC**Charge will usually not be able access it either. If this is the case, this problem will need to be resolved before **PC**Charge will function properly.

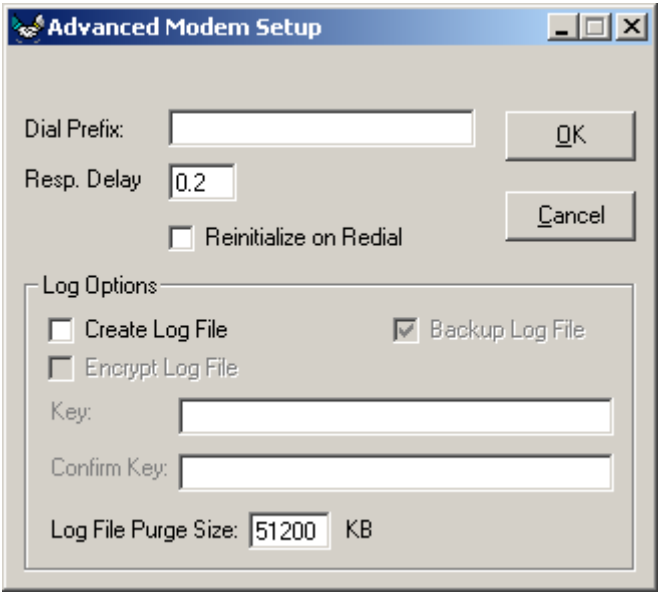
Tested Modems

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

Manufacturer	Product	98	2000	XP	2003	Notes
3com	56K v.90 mini PCI Modem (for laptops)	X	X	X	X	To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections).
AT&T	Dataport Express Part #: 3715-A1-201GVC Model #: F-1114V/R6	X	X	X	X	To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections). Also, try the following initialization string: `AT&FS0=0&D2E0V1%C0\N0`
US Robotics	56K PNP EXT Model # 00568602	X	X	X	X	To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections). Also, try using `WH1` (from the **Modem** drop-down list).
US Robotics	14400 FAX Modem EXT Model # CJE-0265	X	X	X	X	To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections). Also, try using `WH1` (from the **Modem** drop-down list).
Zoom	v.90 USB Model # 3090 A	X	X	X	X	To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections). Also, try using `WH1` (from the **Modem** drop-down list). Currently non-functional with CCRD.

Advanced Modem Setup

★	**Simple Explanation:** The **Advanced Modem Setup** window allows you to fine-tune your **PC**Charge modem settings. Almost all of these functions are for use in **PC**Charge troubleshooting with the assistance of a Technical Support Representative. Most users will want to use the default settings. Click the **OK** button to exit the **Advanced Modem Setup** window (this will save any changes you have made).



Dial Prefix: -- Allows you to add a dial prefix to be dialed before dialing the number to your processing company. If your business has to dial a nine or some other number to get an outside line, this is where you would enter it. Add a "," (comma) after the number for a brief pause.

Resp. Delay: -- (Default = 0.2) -- Used for troubleshooting purposes. Do not adjust this value unless directed to do so by a Technical Support Representative.

Reinitialize on Redial -- (Default = Unchecked) -- Checking this option will force your modem to reinitialize each time it dials.

Log Options

PCCharge's log file feature is a diagnostic tool primarily intended for use in troubleshooting modem issues. We **HIGHLY** recommend that you do not use the following tools and options unless directed to do so by a Technical Support Representative.

Create Log File -- (Default = Unchecked) -- Instructs **PC**Charge to create a modem log file to be used for troubleshooting purposes.

Backup Log File -- (Default = Unchecked) -- Check this box to have **PC**Charge maintain seven days' worth of backup log files. These names of these backup files will include an abbreviation of the day the file was created. **Example:** `logfile_fri.pcc`. This option is not accessible unless **Create Log File** is checked.

Encrypt Log File -- (Default = Unchecked) -- Check this box to have **PC**Charge encrypt the log files using the encryption key you specify in **Key:** and **Confirm Key:**. This option is not accessible unless **Create Log File** is checked.

Key: -- (Default = Empty) (16 alpha-numeric characters) -- If you have checked **Encrypt Log File**, enter a sixteen-character alphanumeric encryption key. This option is not accessible unless **Create Log File** is checked.

WARNING: If you change your encryption key, any information you have encrypted with the old key will no longer be accessible. We **HIGHLY** recommend that you not change your encryption key while **PC**Charge is recording a log file.

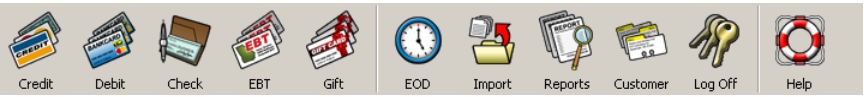
Confirm Key: -- (Default = Empty) (16 alpha-numeric characters) -- If you have checked **Encrypt Log File**, re-enter the sixteen-character alphanumeric encryption key you entered in **Key:**. This option is not accessible unless **Create Log File** is checked.

Log File Purge Size -- (Default = 51200) -- Allows you to specify (in kilobytes) a maximum file size for the current log file. **PC**Charge will purge old information from your log file to maintain the file size represented here. This option is not accessible unless **Create Log File** is checked.

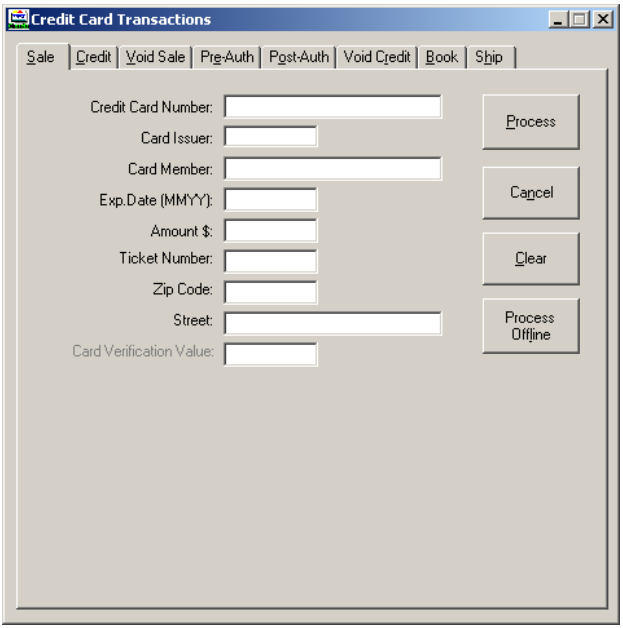
Performing Test Transactions

★	**Simple Explanation:** These test transactions will help you to determine if your modem is set up properly and working with your payment processing company. Since these test transactions will be performed using a live credit card number, actual funds will be transferred to and from your account. If you get an appropriate response from these transactions (as described below), you'll be ready to begin processing "live" transactions using **PC**Charge.

1. Click the **Credit Card Transactions** button. This button is at the far left of the **PC**Charge icon bar (near the top of **PC**Charge's main window).



2. **PC**Charge will display the **Credit Card Transaction** window. It will look similar to the window displayed below, but will may vary slightly from what you see in your copy of **PC**Charge (since different credit card processing companies offer different abilities).



3. You'll need a credit card with an active account (use one that has adequate funds for testing purposes). We suggest that you use your own credit card, since you'll be transferring funds from that card's account to your business' merchant account. Enter the credit card's number into the **Credit Card Number** field. Make sure that you enter the number without spaces or dashes.

4. Click in the white space next to the words **Card Member** and type in the cardholder name exactly as show on the credit card. Look at the **Card Issuer** field. It should now display the type of card being processed (VISA, MC, DISC, etc.). If UnKn is displayed, it means that the card number you've entered is incorrect and that you'll need to re-enter it. After you've re-entered it, click in the white space next to the words **Card Member**. **PC**Charge should display the correct card type in the **Card Issuer** field.

5. Enter the card's four-digit expiration date into the **Exp. Date (MMYY)** field without using spaces or dashes.

6. Enter the number 1 into the **Amount** field without a dollar sign or a decimal point. **PC**Charge will automatically recognize 1 as one dollar. Click the **Process** button.

7. **PC**Charge may ask if the customer's card is present. Click **Yes**. You may be asked if you want to enter a ticket number. Click **No**. Finally, **PC**Charge may ask if you want to enter CPS qualifiers (AVS information). Click **No**.

Technical Details: **PC**Charge is asking if the card is present to determine if you can provide the CVV2/CVC2 number shown on the back of the card (see page 81), which would help you to obtain better per-transaction rates. You would normally provide the ticket number and CPS qualifiers (AVS information) during a "live" transaction to obtain better per-transaction rates (see pages 119 and 78).

8. Watch the status window near the bottom-left of the **PC**Charge main window. This will display the status of the transaction being processed. **PC**Charge will make two attempts to contact the processing company and make a transaction request. Once you've received a **Result** for the transaction, compare it to the four possible scenarios listed below.

   - If the processing company is contacted and the transaction is authorized, **PC**Charge will display a **Result** of CAPTURED and some other information related to that transaction. If you receive a **Result** of CAPTURED, proceed to step 9.

   - If the processing company is contacted and the transaction is not authorized, **PC**Charge will display a **Result** of NOT CAPTURED and a **Response** indicating the reason for the transaction was not captured. This error message may vary, but some of the likely possibilities are shown below. These indicate that you've successfully processed a test transaction, even though the response shows that the transaction was not authorized. If you receive a **Result** of NOT CAPTURED and one of these responses, proceed to step 13.

     Example Responses: Declined, Lost Card, Stolen Card, Hold-Call, Call for Auth, Pick Up Card

   - If neither attempt at contacting the processing is successful, **PC**Charge will display **Result** of NOT CAPTURED and a communications-related error message for a **Response**. This error message may vary, but some of the likely possibilities are shown below. If you receive a communications-related error message for a **Response**, refer to the section **Manual Modem Setup** (see page 50) and then return to step 1 to re-attempt to authorize the transaction.

Example Responses: `Port Access Error`, `No Carrier`, `No Dial Tone`, `No Answer`, `Connect Failure`, `Com Error`

- If you received some other error message, you will need to contact **PC**Charge Technical Support at (877) 659-8981.

WARNING: You should not attempt to access any other **PC**Charge functions (reports, batch settlement/closure) while you are processing a transaction or are waiting for a response from your processing company. Doing so may negatively affect your transaction results.

9. Since you've received a **Result** of `CAPTURED`, you know that **PC**Charge can successfully "authorize" this card type. Click **OK** on the **Result** window.

Note: This means that $1.00 from the credit card has been reserved or "put on hold". This step in transaction processing is called "authorization". The next step in transaction processing is called "settlement".

Settlement is when your payment processing company instructs your business' bank and the cardholder's bank to initiate the transfer of authorized transaction funds. For some processing companies, this happens automatically. For others, it must be manually initiated. In either case, settlement is a **HIGHLY IMPORTANT** step in payment processing. During "live" processing, you will not receive your funds unless your authorizations are settled. The following steps will take you through settlement of your test transaction.

10. Click the **End of Day Management** button (the "clock" icon). If you only have one credit card merchant account set up in **PC**Charge, proceed to step 11.

    - If you have more than one payment processing account set up in **PC**Charge, select the merchant number whose accounts you wish to settle and click **OK**.

11. Depending on your payment processing company and how it is set up, one of the following scenarios will occur. Since this step is specific to your payment processing company, you may want to refer to your **PC**Charge Appendices.

    - If you are using a terminal-based processing company, **PC**Charge will display the **Settle Batch** window. This window will show the number of transactions in your batch and the balance of the batch. Click **OK** to have **PC**Charge request batch settlement. Continue on to step 12.

    - If you are using a host-based processing company set up for manual batch closure, **PC**Charge will display the **Batch Close** window. This window will show the number of transactions you have processed and the totals for each transaction type. Click **OK** to have **PC**Charge request batch closure. Continue on to step 12.

    - If you are using a host-based processing company set up for automatic batch closure, **PC**Charge will notify you of this. This means that your payment processing company will automatically close your batch at regular intervals (usually at midnight). Click **OK**. Skip ahead to step 13.

12. **PC**Charge will first transmit your batch to the processing company and then display the result of the settlement/closure attempt.

    - If you receive a **Result** of `Settlement Accepted` or `Batch Accepted`, you batch has been successfully settled/closed. Continue on to step 13.

    - If you receive a **Result** of `Settlement Rejected` or `Batch Rejected`, refer to the section **Manual Modem Setup** (see page 50) and then return to step 10 to re-attempt batch settlement/closure. If adjusting your modem doesn't work, you will need to contact **PC**Charge Technical Support at (877) 659-8981.

13. Now that you've successfully processed a test transaction, you may begin processing live transactions. Before you do, continue on to the next section, **Basic Setup Complete,** to make sure you don't need to complete any other steps.

Note: If you think that your account is set up to process other credit card types (American Express, Discover, MasterCard, etc.), you may also perform test transactions using those credit card types. To test a different credit card type, just repeat steps 1-13 (using the new card type).

Basic Setup Complete

For many users, this completes the process of setting up **PC**Charge. Your credit card processing account has been set up along with the means of communicating with your processing company. The next chapter, **Continuing Setup**, has to do with device setup, other payment types, and some of the extended capabilities of **PC**Charge. You may skip ahead to the **User's Guide** to learn about processing transactions (see page 114), but we **HIGHLY** recommend that you at least review the **PC**Charge features described in **Continuing Setup**.

- If you're only setting up one credit card processing account and you only need to process credit card transactions, setup is complete. As stated above, you may review the **PC**Charge features described in **Continuing Setup** and then skip ahead to the **User's Guide** (see page 114).

- If you need to set up another credit card processing account, return to the section **Credit Card Company Setup** (see page 44). When you've set up all of your credit card processing companies, you may review the **PC**Charge features described in **Continuing Setup** and then skip ahead to the **User's Guide** (see page 114).

- If you need to set up a another type of payment processing account (other than credit card processing), refer to one the following sections:

    - **Debit Card Company Setup** (see page 102)
    - **Check Services Company Setup** (see page 105)
    - **EBT Card Company Setup** (see page 108)
    - **Gift Card Company Setup** (see page 111)

- If you need to set up an external device to work with **PC**Charge, refer to one the following sections.

    - **Card Reader Setup** (see page 62)
    - **Check Reader Setup** (see page 65)
    - **PIN Pad Setup** (see page 67)
    - **Touch Screen Setup** (see page 70)
    - **Report Printer Setup** (see page 111)
    - **Receipt Printer Setup** (see page 73)

Continuing Setup

★	**Simple Explanation:** The features described in this section of the **PC**Charge manual are not essential for basic credit card processing, but they do provide users with a powerful array of tools to use in payment processing. We **HIGHLY** recommend that you at least review the **PC**Charge features described in **Continuing Setup**.

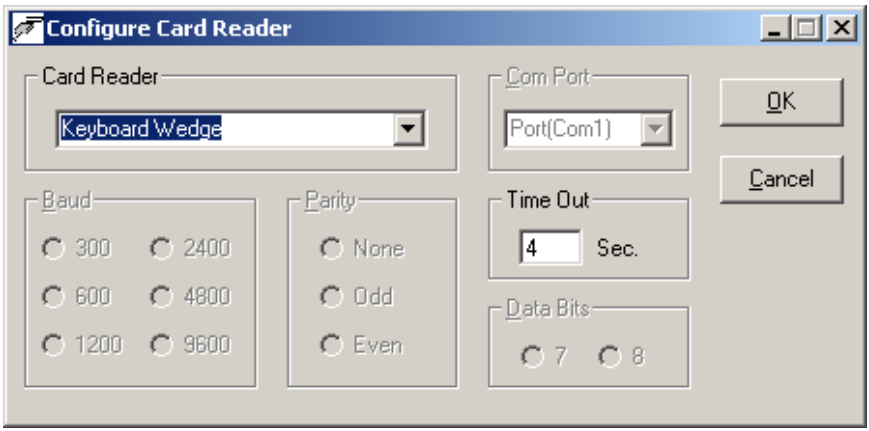
Devices Setup

★	**Simple Explanation:** Review this section if you plan to use a card reader, check reader, PIN pad, touch screen, report printer, or receipt printer with **PC**Charge. If you do not plan to use one of these devices with **PC**Charge, you may skip ahead to the section **Address Verification Setup** (see page 78).

Card Reader Setup

★	**Simple Explanation:** This window allows you to set up a card reader to "swipe" cards--that is, to read the data stored on the card's magnetic strip by manually passing it through the card reader. If you do not have a card reader installed on your machine, leave this window set to its default setting (as shown below, with **Keyboard Wedge** selected) and skip ahead to the next section, **Check Reader Setup** (see page 65).

☛	**Note:** If you are processing debit card transactions, you'll need to have a card reader and PIN Pad connected to your computer.



1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Card Reader** option.

2. Click the small drop-down arrow button (to the right of the **Card Reader** field). Select the type of card reader that you'll use with **PC**Charge.

   - **Serial Reader** -- A serial card reader is connected to your computer's COM port by a cord that ends in a 9-pin plug.

   - **Keyboard Wedge** -- A keyboard wedge reader is usually a card swipe device that connects in between your keyboard and your computer. However, the setting **Keyboard Wedge** also refers to keyboards with built-in card readers.

   - **Ingenico 2500** -- The Ingenico 2500 is a unique card reader that operates differently than a standard serial reader or keyboard wedge device.

3. If you've selected **Keyboard Wedge**, complete the following steps:

   - Notice the default **Time Out** value (4 seconds). This value determines how long **PC**Charge waits for a card swipe to be completed. You should not change the default value unless you are experiencing difficulties with your device.

- Click **OK** to save these settings and return to the main **PC**Charge window. You may now perform a test transaction using your device (see page 55), or you may proceed to the next section, **Check Reader Setup** (see page 65).

4. If you've selected **Serial Reader**, Review the **Tested Card Readers** table (at the end of this **Card Reader Setup** section) to determine if there are any special settings recommended for your card reader. Next, complete the following steps:

   - Select the baud appropriate for your serial card reader (the default value is **9600**). This information should be provided by your device's documentation.

   - Select the parity that the serial card reader uses. This information should be provided by your device's documentation.

   - Click the small drop-down arrow button (to the right of the **Com Port** field). Select the COM port of the serial card reader that you'll use with **PC**Charge. Most users can select **Port(Com1)**, but some users may have plugged the device into port 2 and should select **Port(Com2)**.

   - Select the data bits setting appropriate for your serial card reader (the default value is **8**). This information should be provided by your device's documentation.

   - Click **OK** to save these settings and return to the main **PC**Charge window. You may now perform a test transaction using your device (see page 55), or you may proceed to the next section, **Check Reader Setup** (see page 65).

Tested Card Readers

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PC**Charge), use the default settings listed above.

Manufacturer	Product	98	2000	XP	2003	Notes
Cherry	Cherry Keyboard MY 7000	X	X	X		Set up in **PC**Charge as **Keyboard Wedge**. Review the **Note** at the end of this table and refer to your Cherry manual to determine how to configure the following settings: • Enable **Header** for track 1 and set to % • Enable **Terminator** for track 1 and set to ? • Enable **Header** for track 2 and set to ; • Enable **Terminator** for track 2 and set to ?
Cherry	Cherry Keyboard MY 8000		X			

Manufacturer	Product	98	2000	XP	2003	Notes
IDTech	Serial Model # WCR3321-12	X	X	X	X	Set up in **PC**Charge as **Serial Reader**. • **Baud** = 9600 • **Parity** = Even • **Data Bits** = 7
IDTech	USB Model # IDT3331-12U	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**.
Ingenico	eN-Check 2500	X	X	X	X	Set up in **PC**Charge as **Ingenico 2500**. See note at end of this table.
MagTek	Mini Micr	X	X	X	X	Check and card swipe device. Set up in **PC**Charge as **Keyboard Wedge**.
SEMTEK	Model 9272USB	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**.
Uniform Industrial	USB Model MSR210U-33AUBN	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**.
VeriFone	**PC**Charge Partner	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**. This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.

Note: The following example text shows the correct format of a swiped transaction after a Cherry keyboard device has been properly configured. You can use Microsoft's Notepad to view a swiped transaction.

```
%B6011000998980019^DISCOVERY / JD^0412123456?
;6011000998980019=0412123456?
```

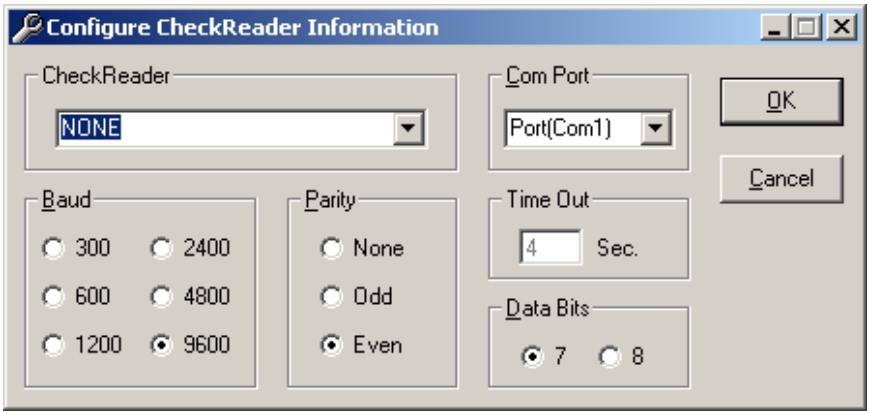
Additionally, Cherry Electronics has created a page on their website that details the setup of the Cherry Keyboard MY 7000/8000.

http://support.cherry.de/english/new_faqkb.asp?faqkbid=237

Note: Every Ingenico 2500 was manufactured in one of two possible configurations: as a standalone check reader, or as a check reader with an integrated card reader. If you have an Ingenico 2500 card/check reader and want to use the card reader component of that device, select the option **Ingenico 2500**. You are not required to use the integrated Ingenico card reader; you may use a separate card reader.

Check Reader Setup

★	**Simple Explanation:** This window allows you to set up a check reader to scan check information. If you do not have a check reader installed on your machine, leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the section **PIN Pad Setup** (see page 67).



1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Check Reader** option.

2. Click the small drop-down arrow button to the right of the **Check Reader** field. Select the check reader that you'll use with **PC**Charge.

3. Review the **Tested Check Readers** table (at the end of this **Check Reader Setup** section) to determine if there are any special settings recommended for your check reader.

4. Complete the following steps. Depending on the check reader you select, some or all of the described fields in the following steps may not be available. You only need to complete those that are accessible to you.

    - Click the small drop-down arrow button to the right of the **Com Port** field. Select the COM port of the check reader that you'll use with **PC**Charge. Most users can select `Port(Com1)`, but some users may have plugged the device into port 2 and should select `Port(Com2)`.

    - Select the baud appropriate for your check reader (the default value is **1200**). This information should be provided by your device's documentation.

    - Notice the default **Time Out** value (4 seconds). This value determines how long **PC**Charge waits for input from the check reader. You should not change the default value unless you are experiencing difficulties with your device.

    - Select the parity that the check reader uses (the default setting is **Even**). This information should be provided by your device's documentation.

- Select the data bits setting appropriate for your check reader (the default setting is **7**). This information should be provided by your device's documentation.

5. Click **OK** to save these settings and return to the main **PC**Charge window. You may now perform a test transaction using your device (see page 55), or you may skip ahead to the section **PIN Pad Setup** (see page 67).

Tested Check Readers

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

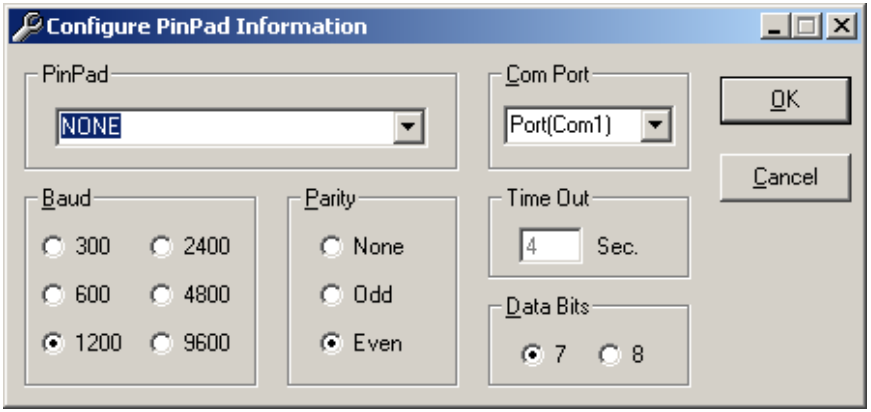
Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PC**Charge), use the default settings listed above.

Manufacturer	Product	98	2000	XP	2003	Notes
Ingenico	eN-Check 2500	X	X	X	X	Check and card swipe device. Set up in **PC**Charge as **Ingenico eN-Check 2500**.
Ingenico	eN-Check 2600 (must be in RDM emulation mode)	X	X	X	X	Set up in **PC**Charge as **RDM EC5002i**. • **Parity** = None • **Data Bits** = 8 Check the section on your processing company in **Appendix C** for information on check scanning. Also, review the section **Upload Check Images** (see page 240).
MagTek	Mini Micr	X	X	X	X	Check and card swipe device. Set up in **PC**Charge as **Keyboard Wedge**.
RDM	EC5002i	X	X	X	X	Set up in **PC**Charge as **RDM EC5002i**. • **Parity** = None • **Data Bits** = 8 Check the section on your processing company in **Appendix C** for information on check scanning. Also, review the section **Upload Check Images** (see page 240).

PIN Pad Setup

★	**Simple Explanation:** This window allows you to set up a PIN Pad for accepting debit transactions. If you do not have a PIN Pad installed on your machine, leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the next section, **Touch Screen Setup** (see page 70).

☛	**Note:** If you plan to process debit card transactions, you'll need to have a card reader and PIN Pad connected to your computer.



1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Pin Pad** option.

2. Review the **Tested PIN Pads** table (at the end of this **PIN Pad Setup** section) to determine if there are any special settings recommended for your PIN pad.

3. Click the small drop-down arrow button to the right of the **PIN Pad** field. Select the PIN Pad that you'll use with **PC**Charge. Depending on the **PIN Pad** selected, you may not need to set up all (or any) of the following fields.

    - Click the small drop-down arrow button to the right of the **Com Port** field. Select the COM port of the PIN pad that you'll use with **PC**Charge. Most users can select `Port(Com1)`, but some users may have plugged the device into port 2 and should select `Port(Com2)`.

    - Select the baud appropriate for your PIN pad (the default value is **1200**). This information should be provided by your device's documentation.

    - Notice the default **Time Out** value (4 seconds). This value determines how long **PC**Charge waits for input from the PIN pad. You should not change the default value unless you are experiencing difficulties with your device.

- Select the parity that the PIN pad uses (the default setting is **Even**). This information should be provided by your device's documentation.

- Select the data bits setting appropriate for your PIN pad (the default setting is **7**). This information should be provided by your device's documentation.

- If you've selected the **VeriFone SC 5000 (MAC)** as your **PinPad**, click the **Key Change** button that appears under the **Cancel** button. **PC**Charge will contact your processing company and synchronize your PIN pad's key with what your processing company has set up for your debit account.

4. Click **OK** to save these settings and return to the main **PC**Charge window. You may now perform a test transaction using your device (see page 55), or you may proceed to the next section, **Touch Screen Setup** (see page 70).

Tested PIN Pads

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PC**Charge), use the default settings listed above.

Note: Some PIN pads will only work with certain payment processing companies. Check with your processing company and/or merchant service provider to determine which PIN pads are available for you to use.

Manufacturer	Product	98	2000	XP	2003	Notes
@pos	PenWare 3100	X	X	X	X	Signature capture device. Set up in **PC**Charge as **@pos PenWare 3100**.
Ingenico	3010	X	X	X	X	Set up in **PC**Charge as **Ingenico 3010**.
Ingenico	eN-Crypt 2100	X	X	X	X	Set up in **PC**Charge as **eN-Crypt 2100**.
Ingenico	eN-Touch 1000	X	X	X	X	Signature capture device. Set up in **PC**Charge as **eN-Touch 1000**. • **Baud** = 9600 • **Parity** = None • **Data Bits** = 8 • **Time Out** = 4
VeriFone	1000	X	X	X	X	Set up in **PC**Charge as **VeriFone 101/1000**. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4

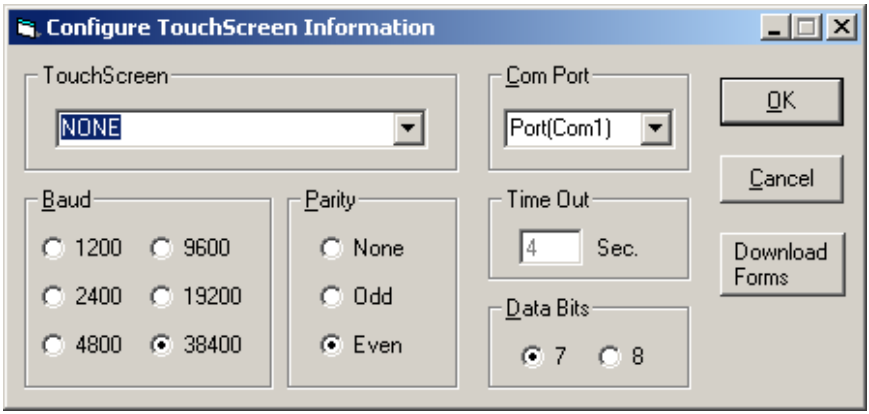
Manufacturer	Product	98	2000	XP	2003	Notes
VeriFone	1000 SE	X	X	X	X	Set up in **PC**Charge as **VeriFone 101/1000**. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	2000	X	X	X	X	Set up in **PC**Charge as **VeriFone 2000**. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	Everest	X	X	X	X	Set up in **PC**Charge as **VeriFone Everest**. Device must be on COM port 1. Requires device drivers from VeriFone.
VeriFone	Everest Plus	X	X	X	X	Set up in **PC**Charge as **VeriFone Everest**. Device must be on COM port 1. Requires device drivers from VeriFone.
VeriFone	**PC**Charge Partner	X	X	X	X	Set up in **PC**Charge as **PCCharge Partner**. This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.
VeriFone	SC 5000 (MAC)	X	X	X	X	Set up in **PC**Charge as **VeriFone SC 5000 (MAC)**. Canadian debit processing only. • **Baud** = 9600 • **Parity** = None • **Data Bits** = 8 • **Time Out** = 4
VeriFone	SC 5000 (DUKPT)	X	X	X	X	Set up in **PC**Charge as **VeriFone SC 5000**. American debit processing only. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4

Touch Screen Setup

★	**Simple Explanation:** This window allows you to set up a touch screen device. If you do not have a touch screen installed on your machine, leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the next section, **Report Printer Setup** (see page 72).

This window allows you to set up a touch screen device. If you do not have a touch screen, the **None** option (in the **TouchScreen** drop-down list) should be selected.

To access the **Configure TouchScreen** window, Click **Setup** on the menu bar. Click the **Devices** option. Click the **TouchScreen** option.



1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **TouchScreen** option.

2. Review the **Tested Touch Screens** table (at the end of this **Touch Screen Setup** section) to determine if there are any special settings recommended for your PIN pad.

3. Click the small drop-down arrow button (to the right of the **TouchScreen** field). Select the type of touch screen device that you'll use with **PC**Charge. Depending on the **TouchScreen** selected, you may not need to set up all (or any) of the following fields.

    - Click the small drop-down arrow button to the right of the **Com Port** field. Select the COM port of the touch screen that you'll use with **PC**Charge. Most users can select `Port(Com1)`, but some users may have plugged the device into port 2 and should select `Port(Com2)`.

    - Select the baud appropriate for your touch screen (the default value is **1200**). This information should be provided by your device's documentation.

    - Notice the default **Time Out** value (4 seconds). This value determines how long **PC**Charge waits for input from the touch screen. You should not change the default value unless you are experiencing difficulties with your device.

    - Select the parity that the touch screen uses (the default setting is **Even**). This information should be provided by your device's documentation.

- Select the data bits setting appropriate for your touch screen (the default setting is **7**). This information should be provided by your device's documentation.

- Click the **Download Forms** button to have **PC**Charge transfer form information to the touch screen device. It should only be necessary to use this button during initial touch screen setup. Should the forms in the touch screen interface ever become corrupted, return to this setup window and click this button to restore the device's forms.

5. Click **OK** to save these settings and return to the main **PC**Charge window. You may now perform a test transaction using your device (see page 55), or you may proceed to the next section, **Report Printer Setup** (see page 72).

Tested Touch Screens

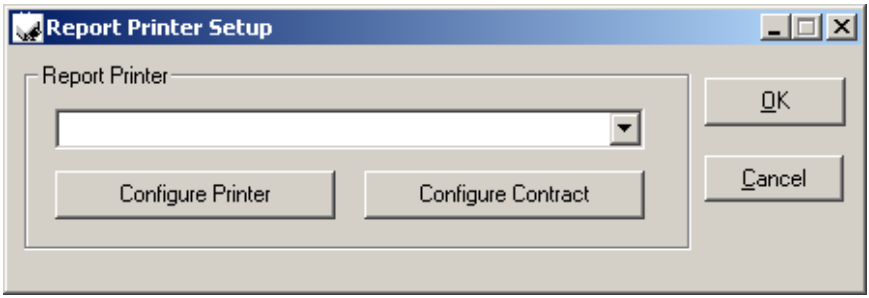
We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PC**Charge), use the default settings listed above.

Manufacturer	Product	98	2000	XP	2003	Notes
Ingenico	eN-Touch 1000	X	X	X	X	Set up in **PC**Charge as **eN-Touch 1000**. • **Baud** = 9600 • **Parity** = None • **Data Bits** = 8 • **Time Out** = 4

Report Printer Setup

★	**Simple Explanation:** This window allows you to set up a standard Windows-compatible printer to print **PC**Charge reports and contracts. If you do not have a printer or you simply do not want to print reports, leave this window set to its default setting (as shown below) and skip ahead to the next section, **Receipt Printer Setup** (see page 73).



1. Click **Setup** on the menu bar. Click the **Printer** option. Click the **Report** option.

2. Click the small drop-down arrow button to the right of the **Report Printer** field. Select the printer that **PC**Charge will use to print reports and contracts.

3. Click the **Configure Printer** button. **PC**Charge will cause Windows to display the configuration window for the printer selected in the **Report Printer** field.

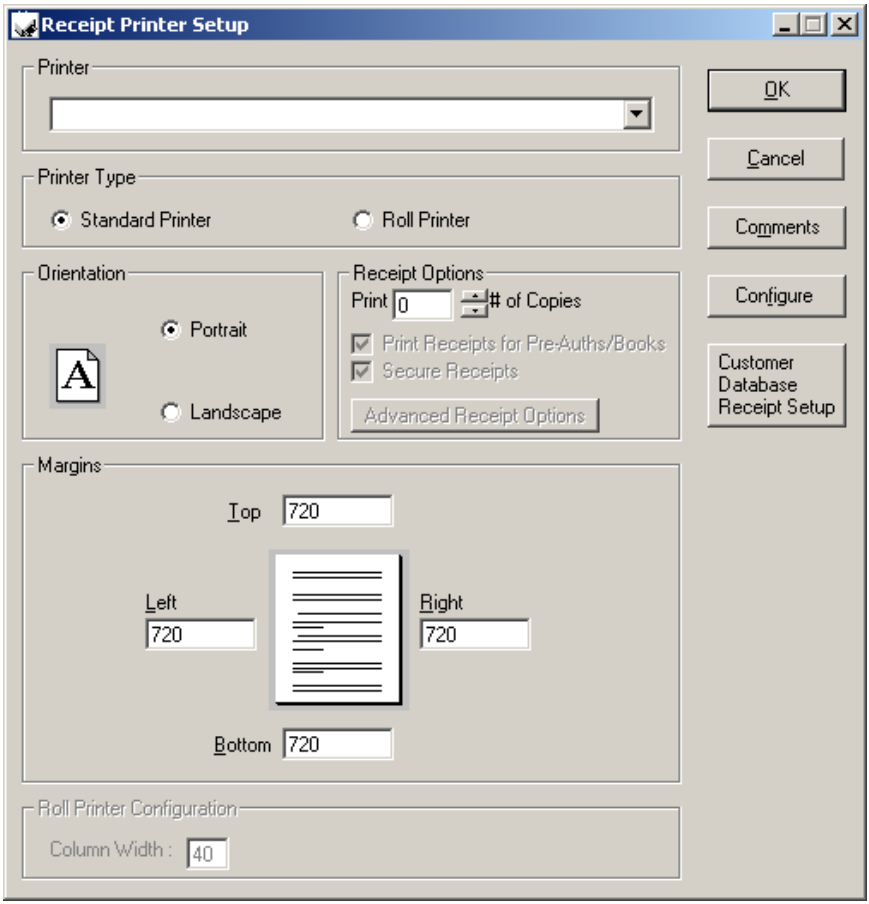
4. Review the configuration window and make sure the correct settings have been configured for your printer. You may want to refer to your printer's documentation. Click the **Print** button when you're done to return to the **Report Printer Setup** window.

5. The **Configure Contract** button configures contracts printed for **PC**Charge's recurring billing functionality. It does not apply to standard report printer setup, so you may safely ignore it for now. This feature is described in a later section: **Recurring and Installment Billing**.

6. Click the **OK** button to return to the main **PC**Charge window. You may now print out a test report using the instructions given in the section **Reports** (see page 242), or you may proceed to the next section, **Receipt Printer Setup** (see page 73)

Receipt Printer Setup

★	**Simple Explanation:** This window allows you to set up a standard Windows-compatible printer or a receipt printer to print **PC**Charge receipts. If you do not have a printer or you simply do not want to print receipts, leave this window set to its default settings (as shown below) and skip ahead to the section **Address Verification Setup** (see page 78).



1. Click **Setup** on the menu bar. Click the **Printer** option. Click the **Receipt Printer** option.

2. Review the **Tested Receipt Printers** table (at the end of this **Receipt Printer Setup** section) to determine if there are any special settings recommended for your receipt printer.

3. Click the small drop-down arrow button to the right of the **Printer** field. Select the printer that **PC**Charge will use to print receipts.

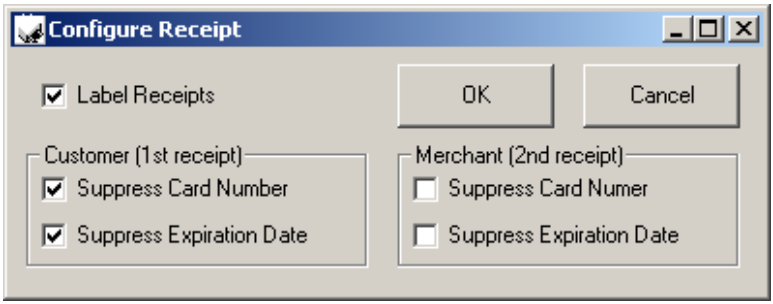
4. Depending on the kind of printer you have, select either **Standard Printer** or **Roll Printer**. A standard printer is a typical 8½" x 11" desktop printer. A roll printer is a type of printer specifically designed to print out small format receipts (like those commonly received at most stores and businesses).

5. In the section labeled **Receipt Options**, specify the **# of Copies** you want to print.

6. You now have the option to uncheck the box labeled **Print Receipts for Pre-Auths/Books**. Pre-auth and book transactions "set money aside" on a customer's credit card without actually initiating the transfer of funds from the customer's account to your account. These transaction types are often used when the exact final amount of the transaction is not known. Unchecking this box makes **PC**Charge not print out receipts for these two transaction types.

7. You may choose to uncheck the box labeled **Secure Receipts**.

★	**Simple Explanation:** If you want the credit card number on all receipts to be "masked" (covered with X's), leave this checked and skip ahead to step 7. If you want a masked customer receipt and an unmasked merchant receipt, read the rest of this step.



Unchecking this box turns off the **PC**Charge feature that masks the credit card number on receipts, but it also allows you access to another **PC**Charge feature: the ability to have a masked customer receipt and an unmasked merchant receipt.

- After you uncheck the box labeled **Secure Receipts**, click the **Advanced Receipt Options** button.

- Put a check in the box labeled **Label Receipts** if you want to have a label printed at the bottom of your receipts. If this box is checked, the first receipt will be labeled `Customer Copy`. The second receipt will be labeled `Merchant Copy`. Any subsequent receipts for the same transaction will be labeled `Copy #`, with # representing the order of its printing. **Example: # of Copies** was set to 3. The first receipt printed for a transaction after the `Merchant Copy` is printed would be `Copy 1`, and the second would be `Copy 2`.

- If you don't want the receipts to display the customer's card number or expiration date, put checks in the boxes labeled **Suppress Card Number** and **Suppress Expiration Date**. If you want a certain item of information displayed, uncheck the box next to the appropriate option.

- Click the **OK** button to return to the **Receipt Printer Setup** window.

8. If you selected **Standard Printer** for your **Printer Type**, configure the following settings:

   - Select the **Orientation** that you want for your printed receipts. You may select a **Portrait** or **Landscape** orientation.

   - Set your **Margins**. The values for the margins are displayed in twips. There are 1440 twips in an inch, so the default setting of 720 twips is equal to one-half of an inch. The margin settings allow you to place the receipt information in different areas of the page to permit the use of preprinted invoices. We recommend that you leave these settings at their default values. You should wait until you see your printed receipts before you modify these values.

   - The **Configure Contract** button configures contracts printed for **PC**Charge's recurring billing functionality. It does not apply to standard report printer setup, so you may safely ignore it for now. This feature is described in a later section: **Recurring and Installment Billing**. Skip ahead to step 10.

9. If you selected **Roll Printer** for your **Printer Type**, configure the following settings:

   - Set this value to the column width appropriate for your roll printer. The default value (40 characters) will be acceptable for most users. You should wait until you see your printed receipts before you modify this value.

10. Click the **Comments** button. **PC**Charge will display the **Receipt Comment Setup** window. This feature allows you to include a customized message at the end of your receipt. The comment section can be up to five (5) lines long, with each line being no longer than forty (40) characters. Click **OK** to save your comments.

11. Click the **OK** button to return to the main **PC**Charge window. You may now print out a test receipt by completing a test transaction (see page 55), or you may proceed to the next section, **Debit Card Setup** (see page 78).

Tested Receipt Printers

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PC**Charge), use the default settings listed above.

Note: Windows' generic text printer drivers were used for all printers that were tested on Windows 2003.

Manufacturer	Product	98	2000	XP	2003	Notes
Citizen	CBM 1000	X	X	X	X	Manual tear-off. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Citizen	iDP 3550	X	X	X	X	Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Citizen	CPM 10 (without card reader)	X	X	X		Thermal printer, portable device. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star	SP2000	X	X	X	X	Manual tear-off. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star	Micronics TSP700	X	X	X	X	Automatically cut-off. Thermal printer. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Epson	M129C TM-T88IIIP	X	X	X		Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 39.
Epson	TM-T90	X	X	X		Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 39.
Epson	TMU220B	X	X	X		Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 45.
VeriFone	**PC**Charge Partner	X	X	X	X	Set up in **PC**Charge as **PCCharge Partner**. This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.

Example Receipt With Comments

Note: In this view, the **Secure Receipts** option is enabled.

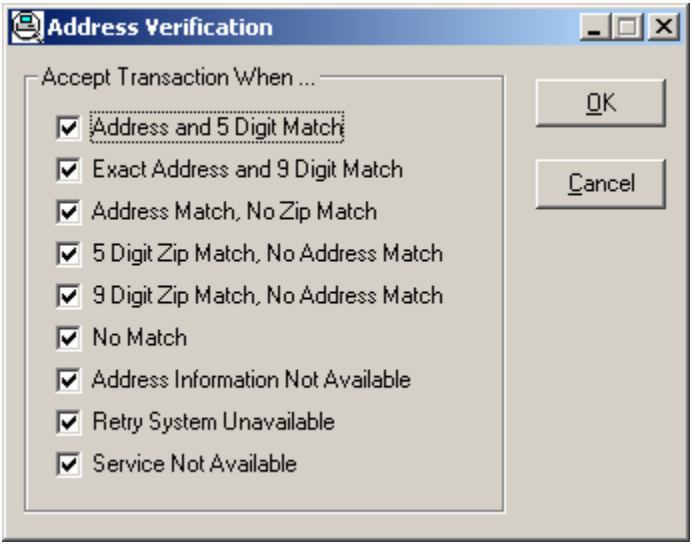
```
                My Company
              112 Ocean Avenue
              Anytown, NY 11708

     Date: 10/09/74    Time: 12:00:00


                    Sale

Result:           CAPTURED
Auth No:          ABC123
Sequence #:       4901
TroutD:           4901
Ticket No:        21
Account No:       XXXXXXXXXXXX1015
Magnetic Card Present
Card Issuer:      MC
Card Member:      Tanaka Flicknetty
Exp Date:         XXXX
Amount:           $1.00


Signature X.....

    I Agree to Pay Above Total Amount
   According to Card Issuer Agreement
 (Merchant Agreement if Credit Voucher)

  Thank you for choosing this business
   We hope that you will return again



               Customer Copy
```

Address Verification Setup

Simple Explanation: The **Address Verification Setup** window allows you to set up AVS (address verification service) filtering for your credit card processing account. If you manually enter a credit card's information, AVS helps to reduce fraudulent transactions by comparing that information to what is on record for that credit card.

Most users will want to use the default settings. If you anticipate processing a high number of manually entered transactions (hand keyed, not swiped), we recommend that you review this section. Otherwise, you may proceed to the next section, **Card Verification Setup** (see page 81).

Note: This window may or may not be accessible depending on which credit card processing company you use. Most terminal-based processing companies support AVS. If this window is not displayed but you know your account is set up for address verification, it likely means that your credit card processing company is host-based and handles AVS filtering on their end.



What is AVS?

Address Verification Service (AVS) is a fraud prevention service for card-not-present environments or non-swiped transactions. During a transaction, AVS compares the address information that the cardholder gives you to what is on record for that credit card number.

PCCharge receives the AVS response and displays it after the transaction is processed. You can either make business decisions on individual transactions, or you can use the **Address Verification Setup** window and configure **PC**Charge to automatically filter out those transactions whose AVS responses are unacceptable to you.

AVS Response Descriptions

- **Address and 5 Digit Match** -- Street address and 5-digit ZIP code both match.
- **Exact Address and 9 Digit Match** -- Street address and 9-digit ZIP code both match.
- **Address Match, No Zip Match** -- Street address matches, but both 5-digit and 9-digit ZIP Code do not match.
- **5 Digit Zip Match, No Address Match** -- Street address does not match, but 5-digit ZIP code matches.
- **9 Digit Zip Match, No Address Match** -- Street address does not match, but 9-digit ZIP code matches.
- **No Match** -- Street address, 5-digit ZIP code, and 9-digit ZIP code all do not match.
- **Address Information Not Available** -- Address information is unavailable, AVS error, or non-US card issuer (does not support AVS).
- **Retry System Unavailable** -- Retry, system is unavailable or timed out.
- **Service Not Available** -- Card type does not support AVS.

AVS Usage Scenarios

The following usage scenarios will give you examples that you can use as a basis when configuring your own **Address Verification Setup** window.

AVS Usage Scenario #1

1. In this example, all the options in the **Address Verification Setup** window **HAVE NOT** been checked.

2. You manually enter (not using a card reader) a $10 credit card sale transaction into **PC**Charge, including the incorrect **Zip Code** and **Street** information.

3. **PC**Charge connects to your processing company and receives a **Result** of `NOT CAPTURED` and an **AVS Response** of `No Match`.

WARNING: Even though the **PC**Charge **Result** is `NOT CAPTURED`, the card's "limit-to-buy" has been reduced. This means that the customer's credit limit has been temporarily reduced by $10 (in this case), even though the transaction funds will not actually be transferred from the customer's account to your account. This scenario should illustrate the care that should be taken in unchecking options in the **Address Verification Setup** window. You must make a business decision on whether or not it is beneficial for you to uncheck some or all of these options.

4. Because the **AVS Response** indicated an error, you can either re-attempt the transaction (which would "set aside" an additional $10), or you can refuse to accept the customer's card altogether.

AVS Usage Scenario #2

1. In this example, all the options in the **Address Verification Setup** window **HAVE** been checked.

2. You manually enter (not using a card reader) a $10 credit card sale transaction into **PC**Charge, including the incorrect **Zip Code** and **Street** information.

3. **PC**Charge connects to your processing company and receives a **Result** of CAPTURED and an **AVS Response** of No Match.

Note: Because all the options in the **Address Verification Setup** window were checked (including **No Match**), the transaction was approved. This is why it is generally recommended that users leave all the options checked in the **Address Verification Setup** window. This way, you can simply void a transaction if you aren't comfortable with the **AVS Response**.

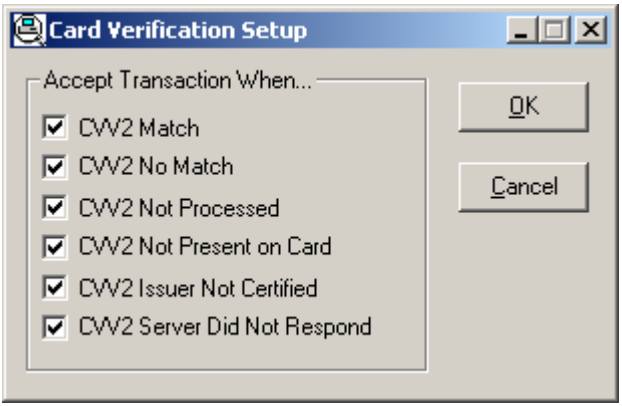
4. Since you received a **Result** of CAPTURED, the transaction is ready to be settled (along with any other transactions) at the end of the day.

Card Verification Setup

Simple Explanation: The **Card Verification Setup** window allows you to set up CVV2, CVC2, and CID filtering for your credit card processing account. Card verification is typically used in card-not-present situations (like Mail Order/Telephone Order and eCommerce) to help to verify that the customer actually has the card in hand (even though you do not).

Most users will want to use the default settings. If you anticipate processing a high number of manually entered transactions (hand keyed, not swiped), we recommend that you review this section. Otherwise, you may proceed to the next section, **Cashier Privileges Setup** (see page 84).

Note: This window may or may not be accessible depending on which credit card processing company you use. Most terminal-based processing companies support CVV2/CVC2/CID. If this window is not displayed but you know your account is set up for address verification, it likely means that your credit card processing company is host-based and handles CVV2/CVC2/CID filtering on their end.

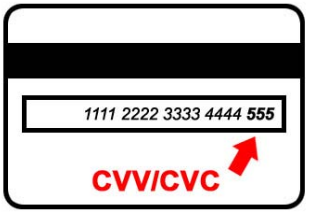


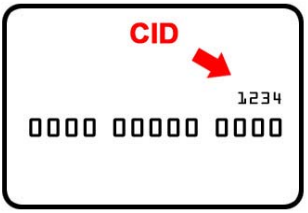
What is CVV2/CVC2/CID?

CVV2 (Visa's Card Validation Value), CVC2 (MasterCard's Card Verification Code), and CID (American Express' and Discover's Card Identification) are fraud prevention services for card-not-present environments or non-swiped transactions. During a transaction, the 3- or 4-digit security code that you manually enter into **PC**Charge is compared to what is on record for that credit card.

PCCharge receives the CVV2/CVC2/CID response and displays it after the transaction is processed. You can either make business decisions for individual transactions, or you can use the **Card Verification Setup** window and configure **PC**Charge to automatically filter out those transactions whose CVV2/CVC2/CID responses are unacceptable to you.

For Visa, MasterCard, and Discover credit cards, look on the back of the card. The last three digits of the string of numbers below the magnetic strip are the numbers you would type into **PC**Charge during a transaction For American Express credit cards, look on the front of the card. The four-digit number above the account number is what you would type into **PC**Charge during a transaction.





CVV2/CVC2/CID Response Descriptions

- **Match** -- CVV2/CVC2/CID match.
- **No Match** -- CVV2/CVC2/CID mismatch.
- **Not Processed** -- Either the expiration date was not provided, or the card does not have a CVV2/CVC2/CID value.
- **Not Present on Card** -- Issuer indicates that the CVV2/CVC2/CID data should be present on the card, but the merchant has indicated that the CVV2/CVC2/CID data is not present on the card.
- **Issuer Not Certified** -- Issuer has not certified for CVV2/CVC2/CID or issuer has not provided Visa/MasterCard/Discover/Amex with the CVV2/CVC2/CID encryption keys.
- **Server Did Not Respond** -- System is unavailable or timed out.

CVV2/CVC2/CID Usage Scenarios

The following usage scenarios will give you examples that you can use as a basis when configuring your own **Card Verification Setup** window.

CVV2/CVC2/CID Usage Scenario #1

1. In this example, all the options in the **Card Verification Setup** window **HAVE NOT** been checked.

2. You manually enter (not using a card reader) a $10 credit card sale transaction into **PC**Charge, including the incorrect **Card Verification Value**.

3. **PC**Charge connects to your processing company and receives a **Result** of `NOT CAPTURED` and a **CVV Response** of `CVV2 No Match`.

	WARNING: Even though the **PC**Charge **Result** is `CVV2 No Match`, the card's "limit-to-buy" has been reduced. This means that the customer's credit limit has been temporarily reduced by $10 (in this case), even though the transaction funds will not actually be transferred from the customer's account to your account. This scenario should illustrate the care that should be taken in unchecking options in the **Card Verification Setup** window. You must make a business decision on whether or not it is beneficial for you to uncheck some or all of these options.

4. Because the **CVV Response** indicated an error, you can either re-attempt the transaction (which would "set aside" an additional $10), or you can refuse to accept the customer's card altogether.

Note: If you decide to re-attempt the transaction, the original amount that was "set aside" during the first unaccepted transaction will eventually "fade away" (the money will once again become available to the customer). However, the time this takes can vary. You can check with your processing company to determine how long this should take.

CVV2/CVC2/CID Usage Scenario #2

1. In this example, all the options in the **Card Verification Setup** window **HAVE** been checked.

2. You manually enter (not using a card reader) a $10 credit card sale transaction into **PC**Charge, including the incorrect **Card Verification Value**.

3. **PC**Charge connects to your processing company and receives a **Result** of `CAPTURED` and a **CVV Response** of `No Match`.

Note: Because all the options in the **Card Verification Setup** window were checked (including **No Match**), the transaction was approved. This is why it is generally recommended that users leave all the options checked in the **Card Verification Setup** window. This way, you can simply void a transaction if you aren't comfortable with the **CVV Response**.

4. Since you received a **Result** of `CAPTURED`, the transaction is ready to be settled/closed (along with any other transactions) at the end of the day.

Cashier Privileges Setup

★	**Simple Explanation:** **PC**Charge Pro has the ability to support several "cashiers" accessing **PC**Charge, each with a configurable level of access. If you think you'll be running **PC**Charge on a single computer with multiple users accessing that computer, and you want to support different levels of access, we recommend that you review this section. Otherwise, proceed to the next section, **Users Setup** (see page 88).

Before you can decide which functions you want to make available to cashiers, you'll need to understand how to use **PC**Charge. We recommend that you return to this section after you've reviewed the section **User's Guide** (see page 114). In the meantime, you can look over the functions and abilities listed in this section.

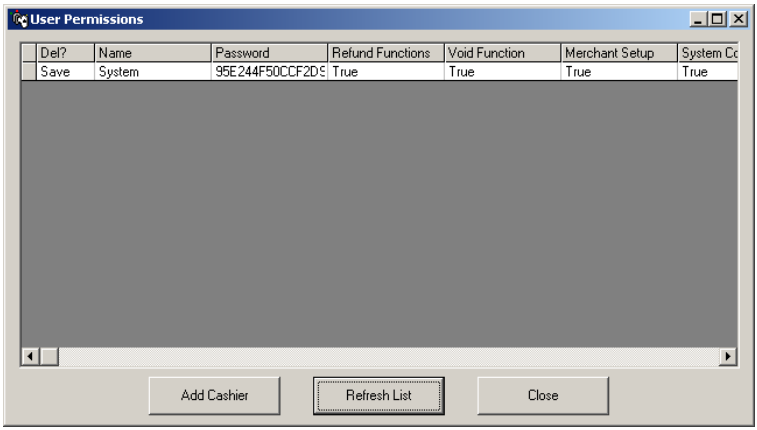
Adding a Cashier

1. Click **Setup** on the menu bar. Click the **Configure System** option.

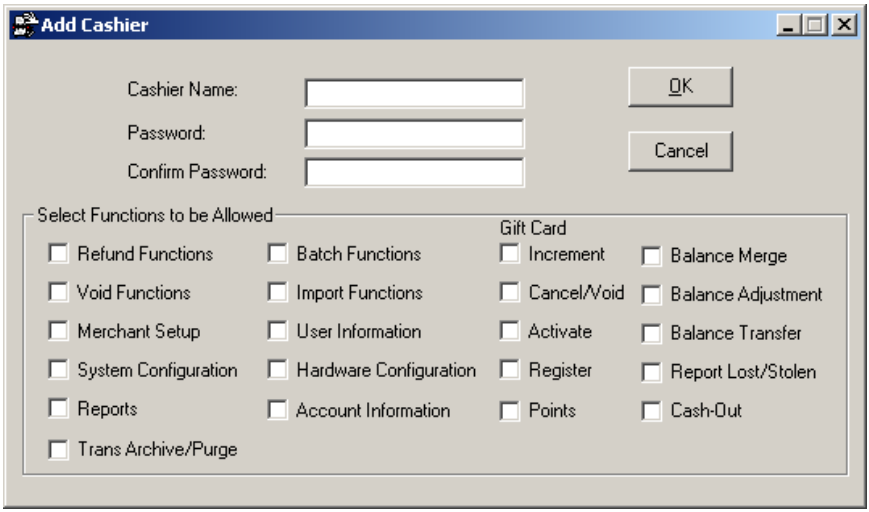
   - If you've already created a password for the **System** user, **PC**Charge will prompt you to enter a **User Name** and **Password**. Use **System** for the **User Name** and enter whatever **Password** you entered during **PC**Charge installation. Click **OK**. **PC**Charge will display the **Preferences** window. You'll see asterisks in the field labeled **Password for the 'system' user ID**. The **System** user can create cashiers and edit their passwords. Click the **OK** button to save your password and return to the main **PC**Charge window. Proceed to step 2.

   - If you haven't already created a password for the **System** user, do so now. The **System** user can create cashiers and edit their passwords. This password is case-sensitive, and can contain both letters and numbers. Enter this password into the field labeled **Password for the 'system' user ID**. Click the **OK** button to save your password and return to the main **PC**Charge window.

2. Click **Setup** on the menu bar. Click the **Cashier Privileges** option.



3. Click the **Add Cashier** button.



4. Enter a **Cashier Name** (20 characters maximum). Enter a **Password** (10 characters maximum, case-sensitive), and re-enter the password in the field labeled **Confirm Password**).

5. Put a check next to the functions that you want to allow to this cashier.

- **Refund Functions** -- Allows a cashier to perform a credit card Credit transaction (see page 119).
- **Void Functions** -- Allows a cashier to perform a credit card Void transaction (see page 119).
- **Merchant Setup** -- Allows a cashier to access the **Credit Card Company Setup** window (see page 44).
- **System Configuration** -- Allows a cashier to access the **Configure Setup** window (see page 36).
- **Reports** -- Allows a cashier to view and print out reports (see page 242).
- **Trans Archive/Purge** -- Allows a cashier to access the **Transaction Archive** window (see page 185).
- **Batch Functions** -- Allows a cashier to close/settle batches and perform batch inquiries (see page 213).
- **Import Functions** -- Allows a cashier to import transactions using the **Import File** function (see page 166).
- **User Information** -- Allows a cashier to access the **User Setup** window (see page 88).
- **Hardware Configuration** -- Allows a cashier to set up devices (see page 61).
- **Account Information** -- Allows a cashier to access the **Retrieve Account Number** window (see page 88).

Some of the following gift card transaction types are not supported by all gift card processing companies. Refer to the **PC**Charge Appendices to determine which gift card transaction types are available to your gift card processing company. You may also refer to the section **Gift Card Transaction Processing** to learn about gift card processing in general (see page 159).

- **Increment** -- Allows a cashier to perform a gift card Increment transaction.
- **Cancel/Void** -- Allows a cashier to perform a gift card Cancel or Void transaction.
- **Activate** -- Allows a cashier to perform a gift card Activate transaction.
- **Register** -- Allows a cashier to perform a gift card Register transaction.
- **Points** -- Allows a cashier to perform a gift card points-based transaction.
- **Balance Merge** -- Allows a cashier to perform a gift card Balance Merge transaction.
- **Balance Adjustment** -- Allows a cashier to perform a gift card Balance Adjustment transaction.
- **Balance Transfer** -- Allows a cashier to perform a gift card Balance Transfer transaction.
- **Report Lost/Stolen** -- Allows a cashier to perform a gift card Report Lost/Stolen transaction.
- **Cash-Out** -- Allows a cashier to perform a gift card Cash-Out transaction.

6. Click the **OK** button to save the newly created cashier. Click the **Close** button to exit the **Users Permissions** window.

Logging in and Out of a Cashier's Account

After you've activated at least one account (even if it's only the System account), you will be prompted to enter a **Username** and **Password** whenever **PC**Charge is started. You may also log in and out of an account by clicking the **Log On/Off** button on the **Icon Bar**. This icon is immediately to the left of the help icon.

Note: If a cashier tries to access a function and has not been granted access to that function, **PC**Charge will not allow that cashier to access that function. Another cashier with access (or the **System** user) can override that protection without actually logging on. In the situation, the first cashier is temporarily granted access to that function.

Editing a Cashier's Account

1. Click **Setup** on the menu bar. Click the **Cashier Privileges** option.

2. You can change cashiers' privileges or passwords. Click the value you want to edit.

   - To allow or disallow a cashier to access a function, click the value you want to edit. Type "T" for true or "F" for false.

   - To edit a password, simply press the Enter key and type in the password you want to use.

3. Click the **Close** button to exit the **User Permissions** window.

Deleting a Cashier's Account

Note: You cannot delete the **System** user. To disable this user, delete the password from the **Configure Setup** window (see page 36). Note that deleting the **System** user will disable cashier permissions for all cashiers.

1. Click **Setup** on the menu bar. Click the **Cashier Privileges** option.

2. Look at the **Del?** column at the far left of the **User Permissions** window. Click the word Save in the **Del?** column to the left of the cashier you want to delete.

3. After the word Save is selected next to the cashier you want to delete, type the letter "D" on your keyboard. The word Save will change to the word DELETE. If you want to change it back to Save, select the word DELETE and type the letter "S" on your keyboard

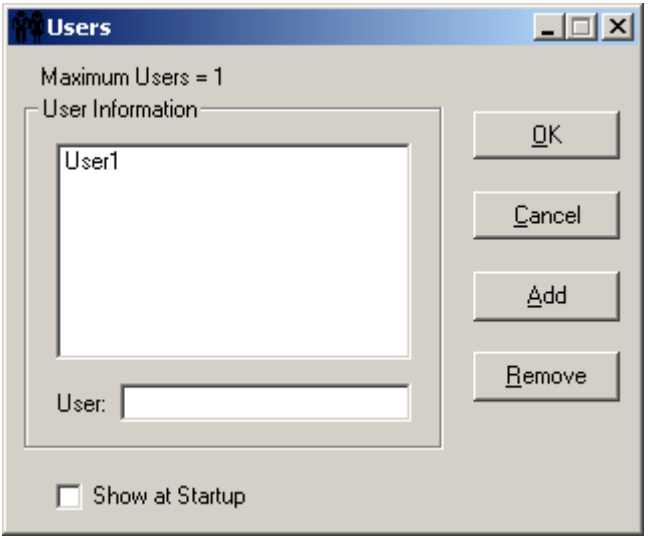
4. If you're ready to delete those cashiers with the word DELETE in their **Del?** column, click either the **Refresh List** or **Close** buttons.

    - If you click the **Refresh List** button, **PC**Charge will warn you that cashiers scheduled for deletion will be removed. Click **Yes** to delete the cashiers. **PC**Charge will return to the **User Permissions** window.

    - If you click the **Close** button, **PC**Charge will warn you that cashiers scheduled for deletion will be removed. Click **Yes** to delete the cashiers. **PC**Charge will exit the **User Permissions** window and return to the main **PC**Charge window.

Users Setup

★	**Simple Explanation:** **PC**Charge Pro has the ability to support several "users" from separate computers connecting to the central **PC**Charge Pro installation, using either **PC**Charge Client or some third party software integrated with **PC**Charge. Most users do not need to access this window. Consult the section **Client Software** for more information on this subject (see page 270). If you are in such a situation and need to set up **PC**Charge user licenses, follow the instructions given in this section. Otherwise, proceed to the next section, **Split Dial/Settle Setup** (see page 90).



☛	**Note:** When **Show at Startup** option is checked, this **Select User** window will be displayed when **PC**Charge starts up.

Adding a User

1. Click **Setup** on the menu bar. Click the **Users** option. Enter a unique user name in the box labeled **User**. Click the **Add** button.

2. If you don't already have user licenses registered for this copy of **PC**Charge, you'll be warned that the maximum number of users has been exceeded.

    - If you receive this warning, click **Yes**. **PC**Charge will prompt you to enter a security code. This number is available from whoever sold you **PC**Charge. Contact that company's technical support department.

3. Click the **OK** button to exit the **Users** window.

Deleting a User

WARNING: The default user is `User1`. You should not delete or rename this user unless directed to do so by Technical Support. Deleting or renaming this user may result in **PC**Charge not being able to process transactions.

1. Click **Setup** on the menu bar. Click the **Users** option.

2. Select the user you want to delete. Click the **Remove** button.

3. **PC**Charge will prompt you to insert your configuration disk into your floppy drive. Do so and click **OK**. If you do not have a configuration disk, you may click **Cancel**.

4. Click the **OK** button to exit the **Users** window.

Note: After removing a user, your maximum number of users will remain the same. You can add a new user to take the place of the one you just removed.

Split Dial/Settle Setup

★	**Simple Explanation:** Split dial is the ability to dial directly to American Express for authorizations on AMEX cards. Split settle is the ability to connect directly to American Express to settle AMEX card transactions. Both split dial and split settle will typically get lower per-transaction rates on American Express transactions. If you need to set up split dial or split settle, consult the instructions given in the following section, **American Express Split Dial/Settle Setup**. Otherwise, skip ahead to the section **Private Label Card Setup** (see page 98).

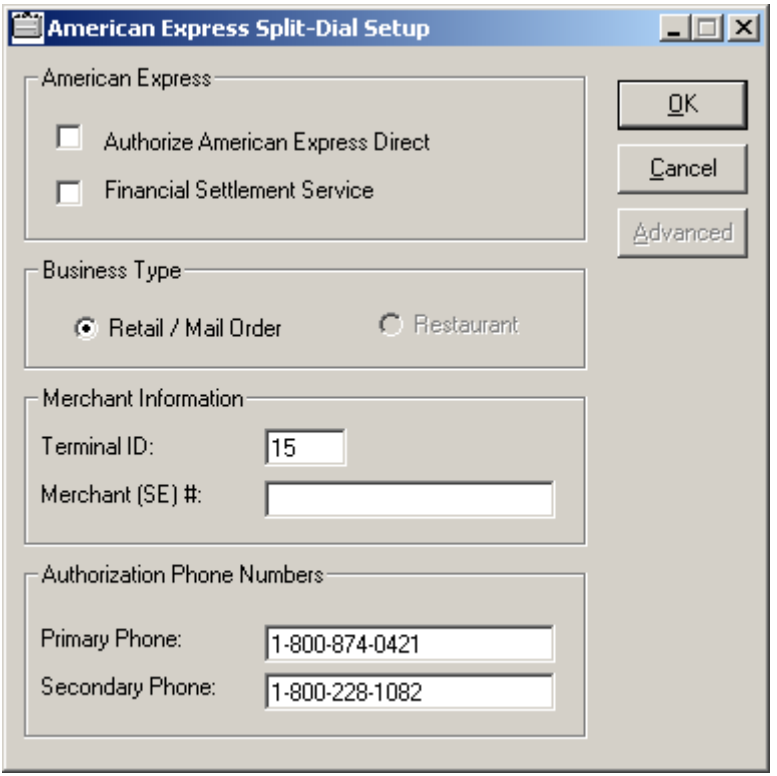
There are some potential issues to keep in mind when processing via split dial:

- Since **PC**Charge is connecting to two different processing companies, there is a greater chance of modem problems due to the fact that the two companies have different modem configurations.
- Processing times could be longer, depending on your method of processing.

American Express Split Dial/Settle Setup

	Note: The **American Express Split Dial** setup window allows you to enter your business's American Express processing information. American Express will authorize your AMEX transactions directly. Your VISA/MasterCard processing company will still settle the transactions--unless you enable **AMEX Settle Setup** (see page 95).

1. To access the **American Express Split Dial Setup** window, click **Setup** on the menu bar. Click the **Split Dial** option, then the **American Express** option.



2. If you want to authorize AMEX transactions directly through American Express instead of your VISA/MasterCard processing company, make sure that **Authorize American Express Direct** is checked.

3. If you want to settle AMEX transactions directly through American Express instead of your VISA/MasterCard processing company, make sure that **Financial Settlement Service** is checked. Note that you can use AMEX's Financial Settlement Service through **PC**Charge whether or not you authorize transactions directly through American Express.

4. Select your company's business type. The business type that you select should match the information that American Express has on file for your account. If you are unsure of this information, check with whoever set you up to authorizer and/or settle AMEX transactions.

Note: Restaurant is not accessible as a AMEX settle **Business Type** unless the "parent" processor's credit card processing account is also set to **Restaurant**.

- If you've selected **Restaurant** as your **Business Type**, enter the "authorization expansion factor" you have set up with the credit card processing company. Usually this is 120%. This would allow 20% of the transaction amount without the tip (the other 100%) to be authorized, even if the actual gratuity amount is not known.

- If you've selected **Restaurant** as your **Business Type**, you have the ability to require that your employees enter a 2-digit identification code when entering the tip for a transaction.

5. Enter your American Express **Terminal ID** (2 digits long) and **Merchant (SE)** (10 digits long) numbers. This number should have been provided to you by whoever set you up to authorize and/or settle AMEX transactions.

6. The default authorization phone numbers appear in the **Primary Phone** and **Secondary Phone** fields. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

7. If you **DID NOT** put a check next to **Financial Settlement Service**, you are finished setting up AMEX split dial. Click **OK** to save this information and return to the main **PC**Charge window. You may now perform a test transaction using the AMEX number as described in the section **Performing Test Transactions** (see page 95). After performing the test transaction, continue on to the section **AMEX Settle Setup** (see page 95).

8. If you **DID** put a check next to **Financial Settlement Service**, click the **Advanced** button to enter the **Settlement Extended Setup** window.

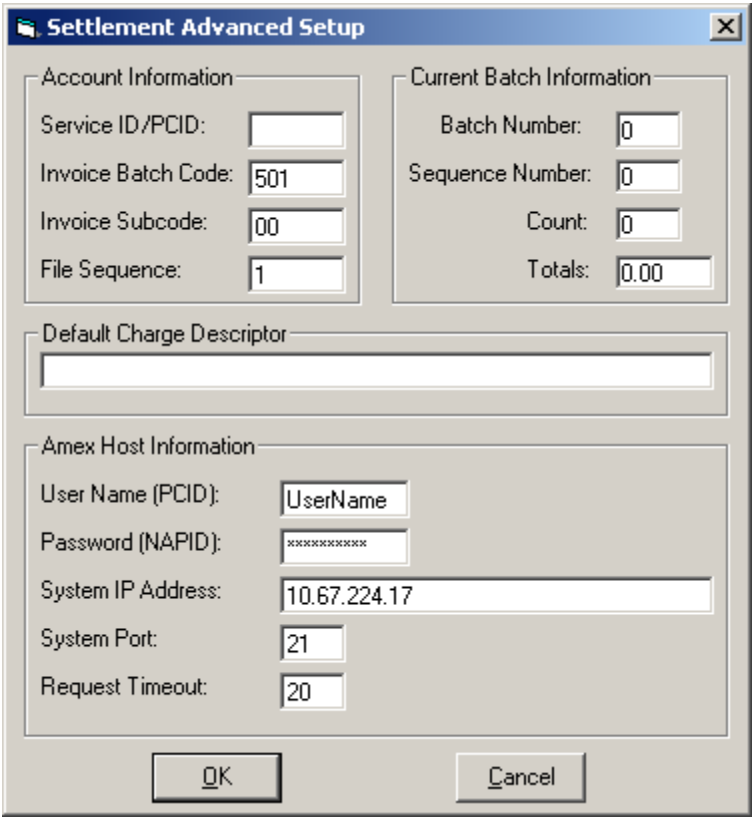
9. Enter the **Account Information** for your American Express account.

- **Service ID/PCID:** -- (Default = Empty) (6 alpha-numeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **Name** or **Process Control ID**. The value of this field is the same as the value of the field **User Name (PCID):**, but is different from your dial-up AMEX FTP user name.

- **Invoice Batch Code:** -- (Default = 501) -- Do not alter this value unless directed by a Technical Support Representative.

- **Invoice Subcode:** -- (Default = 00) -- Do not alter this value unless directed by a Technical Support Representative.

- **File Sequence:** -- (Default = 1) -- This value is automatically incremented by the software during normal batch operation. Do not alter this value unless directed by a Technical Support Representative.



10. The **Current Batch Information** is automatically incremented by **PC**Charge during normal batch operation. Do not alter these values unless directed by a Technical Support Representative.

11. Enter your **Default Charge Descriptor** (23 alpha-numeric characters long).

	Note: This field contains a description of the purchase associated with the charge. Descriptors are provided by American Express, but are developed in discussion with the merchant, and can vary within and among merchants. This flexibility is needed to provide the best possible description from the merchant's perspective. Descriptors should be as concise as possible.

	Technical Details: This field's value is sent to American Express during settlement. The value you enter here will be recorded on your customer's credit card statement. This information is intended to provide your customer with a convenient description of any purchase(s) made from your business. We recommended that you use a descriptor that will represent the products and services you offer for purchase via American Express credit cards. **Example:** `HARDWARE` or `APPLIANCES` or `AUTO REPAIRS`

12. Enter the **Amex Host Information** for American Express account.

    - **User Name (PCID):** -- (Default = Username) (6 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **Name** or **Process Control ID**. The value of this field is the same as the value of the field **Service ID/PCID:**, but is different from your dial-up AMEX FTP user name.

    - **Password (NAPID):** -- (Default = *******) (10 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **Password** or **NAPID**. This value is different from your dial-up AMEX FTP password.

    - **System Address:** -- (Default = 10.67.224.17) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **IP Address** or **FTP Address**.

    - **System Port:** -- (Default = 21) -- This is the port through which AMEX transactions are sent. This value can be set to 5000 or 21.

    - **Request Timeout:** -- (Default = 20) -- Set this value to the number of seconds you want **PC**Charge to wait for TCP/IP settlement from the processing company before timing out.

13. Your AMEX account information has now been set up in **PC**Charge. You may now continue on to the following section, **Amex Settle Setup** (see page 98).

AMEX Settle Setup

Note: **PC**Charge's **AMEX Settle** feature will transfer (to American Express) all AMEX transactions for the active merchant account, whether they were processed using split dial OR through your VISA/MasterCard processing company. The section **Settle** in the **Batch Function** chapter of this manual will provide you with general batch settlement information (see page 219). Wait until you complete the **Continuing Setup** section before reviewing **Settle**.

If you do not need to set up settle setup, skip ahead to the next section, **Private Label Card Setup** (see page 98).

PCCharge's AMEX settle function transfers your American Express transactions directly to AMEX for settlement. Once the transactions have successfully been transferred to AMEX, you'll need to visit AMEX's website to view your settlement results. **PC**Charge facilitates the transfer of settlement files to AMEX, but only AMEX can report the settlement results. The following information (supplied to VeriFone by AMEX) illustrates this concept:

"For questions regarding your American Express merchant account, American Express offers a free Internet service, Online Merchant Services, which supports online account management specific to payments, customer disputes and more. For information on how to enroll in Online Merchant Services, please contact your account representative or visit www.americanexpress.com/merchant. For merchants that are not enrolled in the online account management tool, paper statements are issued for general account maintenance. For general customer service, please call 800-528-5200."

AMEX Dial-up FTP Modem Notes

In order to connect to AMEX's dial-up FTP server, it is vitally important that your modem is properly configured. You can configure your modem's setting and your connection's settings by accessing the **Modem** and **Dial-up Networking** icons in your Windows Control Panel. We recommend the following configuration:

- use the correct modem driver for your modem (specific to that make/model)
- set the modem's **Port speed** to **2400**
- disable the **Data Protocol**
- disable **Compression**
- set the **Flow control** to **Hardware**
- set the **Data bits** to **7**
- set the **Parity** to **Even**
- set the **Stop bits** to **1**

If you are not comfortable with modifying these settings (or if you do not have access to these settings), contact your System Administrator for assistance.

How to Set up AMEX Dial-up FTP for Settlements

Before you can begin settling AMEX transactions directly through AMEX, you'll need to set up a connection to AMEX's FTP server. This server allows American Express to store your AMEX settlement file.

Windows XP

1. Click **Start** ➔ **All Programs** ➔ **Accessories** ➔ **Communications** ➔ **Network Connections**.

2. Double-click the **Make New Connection** icon. Click **Next**.

3. Make sure **Connect to the Internet** is selected. Click **Next**.

4. Make sure **Set up my connection manually** is selected. Click **Next**.

5. Name the connection AMEX (using all uppercase letters). The connection **MUST** be named AMEX or **PC**Charge will not be able to locate it. Click **Next**.

6. Enter the FTP dial-up number you received from AMEX. Click **Next**.

7. Accept the default settings on this screen. Click **Next**.

8. Enter the **User ID** and **Password** you received from AMEX. Check the box labeled **Save password**. Uncheck the box labeled **Make this the default Internet connection**. Click **Next**. Click **Finish**.

9. Once your modem starts dialing, click **Cancel**.

10. To prevent Windows from attempting to connect to the Internet using this new connection, open Internet Explorer. Click **Tools** ➔ **Internet Options**. Click the **Connections** tab. Make sure your AMEX connection is selected, then select the option labeled **Never dial a connection**. Click **OK**.

11. You have now created a connection to AMEX that can be used by **PC**Charge. Return to the main **PC**Charge window. You may now perform a test transaction using the AMEX number as described in the section **Performing Test Transactions** (see page 95). After performing the test transaction, continue on to the section **Private Label Card Setup** (see page 98).

Windows 98

1. Click **Start** ➔ **Programs** ➔ **Accessories** ➔ **Communications** ➔ **Dial-Up Networking**.

2. Double-click the **Make New Connection** icon. Click **Next**.

3. Name the connection AMEX (using all uppercase letters). The connection **MUST** be named AMEX or **PC**Charge will not be able to locate it. Click **Next**.

4. Enter the FTP dial-up number you received from AMEX. Click **Next**. Click **Finish**.

5. Enter the **User ID** and **Password** you received from AMEX. Check the box labeled **Save password**. Click **Connect**. Once your modem starts dialing, click **Cancel**. You have now created a connection to AMEX that can be used by **PC**Charge.

6. To prevent Windows from attempting to connect to the Internet using this new connection, open Internet Explorer. Click **Tools** ➔ **Internet Options**. Click the **Connections** tab. Make sure your AMEX connection is selected, then select the option labeled **Never dial a connection**. Click **OK**.

7. You have now created a connection to AMEX that can be used by **PC**Charge. Return to the main **PC**Charge window. You may now perform a test transaction using the AMEX number as described in the section **Performing Test Transactions** (see page 95). After performing the test transaction, continue on to the section **Private Label Card Setup** (see page 98).

Windows 2000/NT

1. Click **Start** ➔ **Programs** ➔ **Accessories** ➔ **Communications** ➔ **Network and Dialup Connections**.

2. Double-click the **Make New Connection** icon. Click **Next**.

3. Make sure **Dial-up to the Internet** is selected. Click **Next**.

4. Enter the FTP dial-up number you received from AMEX. Click **Next**.

5. Accept the default settings on this screen. Click **Next**.

6. Name the connection AMEX (using all uppercase letters). The connection **MUST** be named AMEX or **PC**Charge will not be able to locate it. Click **Finish**.

7. Enter the **User ID** and **Password** you received from AMEX. Check the box labeled **Save password**. Click **Dial**. Once your modem starts dialing, click **Cancel**.

8. To prevent Windows from attempting to connect to the Internet using this new connection, open Internet Explorer. Click **Tools** ➔ **Internet Options**. Click the **Connections** tab. Make sure your AMEX connection is selected, then select the option labeled **Never dial a connection**. Click **OK**.

9. You have now created a connection to AMEX that can be used by **PC**Charge. Return to the main **PC**Charge window. You may now perform a test transaction using the AMEX number as described in the section **Performing Test Transactions** (see page 95). After performing the test transaction, continue on to the following section: **Private Label Card Setup**.

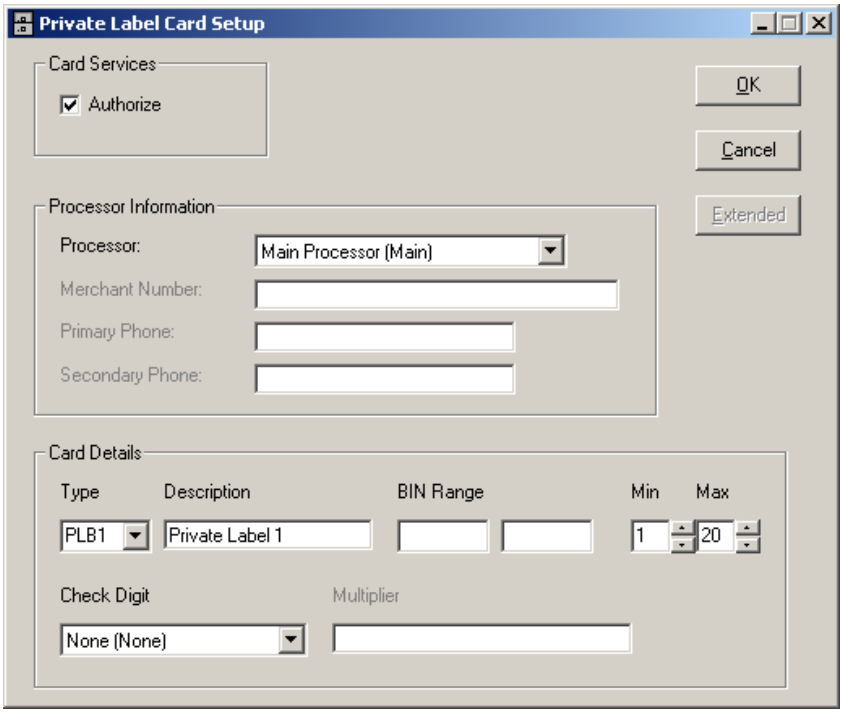
Private Label Card Setup

Simple Explanation: The **Private Label Card Setup** window allows you to activate and configure **PC**Charge's ability to handle process label card transactions. Private label cards are credit cards that are not issued by major issuers like VISA, MasterCard, American Express, Discover, etc. Private label cards are typically issued by department stores, large chain stores, and specialty chain stores.

If you need to accept private label cards, first check with your merchant service provider or processing company to make sure your account is configured to accept private label cards. Next, follow the instructions given below.

If you **DO NOT** need to accept private label cards, skip ahead to the section **Remove TID Number** (see page 98).

WARNING: Most users should not make any changes to this window.



1. To access the **Private Label Card Setup** window, click **Setup** on the menu bar. Click the **Private Label** option.

2. Put a check next to the box labeled **Authorize**. This will activate **PC**Charge's ability to handle private label card transactions.

3. Click the small drop-down arrow button (to the right of the **Processor:** field). Select the processor that will handle your **Private Label Cards**.

4. Enter the **Merchant Number** you'll use to process the private label cards.

5. Enter the **Primary Phone** and **Secondary Phone** numbers that will be dialed during an attempted transaction. This information is available from your merchant service provider or your processing company.

6. Click the small drop-down arrow button to the right of the **Type** field. Select the type of **Private Label Card** you'll be using. This information is available from your merchant service provider or your processing company.

7. Enter a **Description** for the private label card.

8. Enter a starting and ending **BIN Range** that will encompass the numerical range of private label cards that you will accept. This information is available from your merchant service provider or your processing company.

9. Enter the **Min** (minimum) and maximum (**Max**) number of digits in the private label card. This information is available from your merchant service provider or your processing company.

10. Specify the **Check Digit** routine that is used to verify that the private label card is a valid credit card. This information is available from your merchant service provider or your processing company.

    - If you've specified a **Check Digit**, enter the **Multiplier** to be used in the check digit routine.

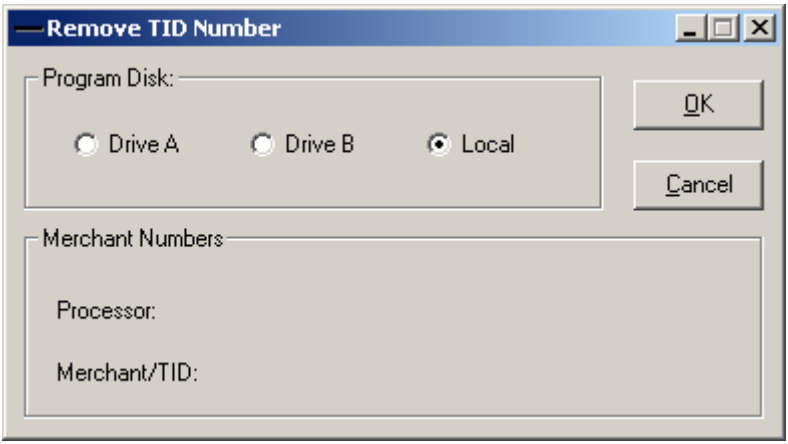
11. Depending on the **Processor** you selected, the **Extended** button may be accessible. If it is, click it. Fill out the **Extended Data Fields** that appear, using information available from your merchant service provider or your processing company.

12. **PC**Charge has now been set up with the ability to process label card transactions. Click **OK** to return to the **PC**Charge main window.

Remove TID Number

★	**Simple Explanation:** The **Remove TID Number** window allows you to remove a merchant account number from your software. If you **DO NOT** need to remove a merchant number from **PC**Charge, skip ahead to the section **Numbers Setup** (see page 101).

STOP	**WARNING:** Do not perform this operation unless you are absolutely sure you wish to do so. Your merchant number will be permanently removed from **PC**Charge.



1. To access the **Remove TID Number** window, click **Setup** on the menu bar. Click the **Credit Card Company** option. Click the **Remove** button

2. Select a **Program Disk** location. Most users should select **Local** (since PCCharge is usually run from a computer's hard drive). If you received **PC**Charge on 3½" or 5¼" floppy disks, insert the main program disk and select **Drive A** or **Drive B** (the drive now containing the program disk).

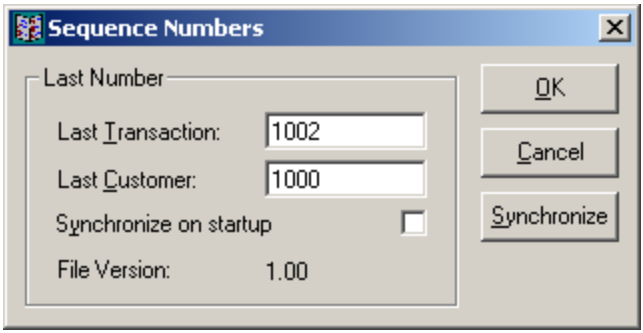
3. Verify that the **Merchant Number** you wish to remove is shown here. Again, do not perform this operation unless you are absolutely sure you wish to do so. Your merchant number will be permanently removed from **PC**Charge.

4. Click **OK** to permanently remove your **Merchant Number**.

Numbers Setup

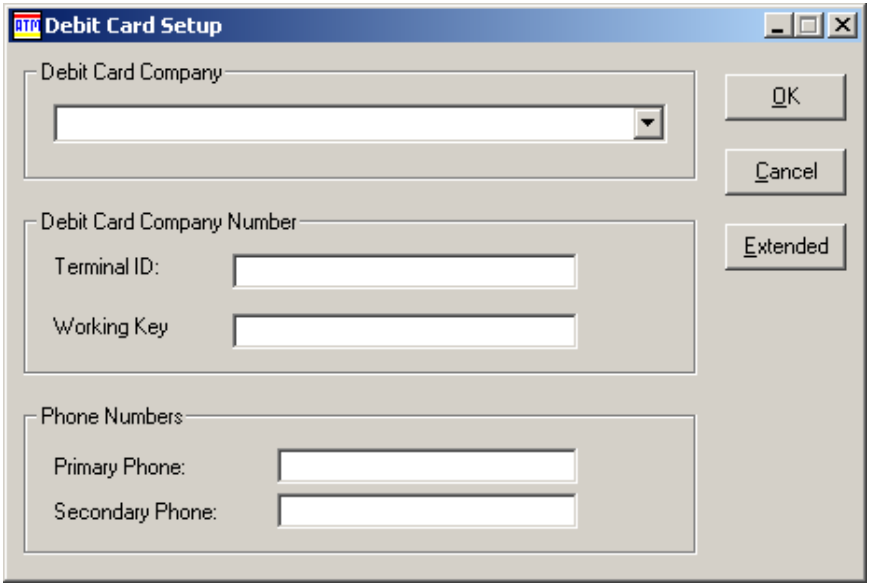
★	**Simple Explanation:** The **Sequence Numbers** window allows you to re-synchronize certain internal **PC**Charge database values. Most users will never need to use this window. Skip ahead to the section **Debit Card Setup** (see page 102).

STOP	**WARNING:** Changing these two fields can cause numerous errors in normal software operation. You should not make any changes to the **Sequence Numbers** window unless directed by a Technical Support Representative.



Debit Card Setup

★	**Simple Explanation:** This **Debit Card Setup** window allows you to set up your debit card processing account number in **PC**Charge. If you don't need this ability, click the **OK** button and skip this section. This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Debit Card Company Numbers**.



1. Click **Setup** on the menu bar. Click the **Debit Card Company** option.

2. Review the section of the **PC**Charge Appendices specific to your debit card processing company; there may be special information or instructions specific to your processing company.

3. Click the small drop-down arrow button (to the right of the **Debit Card Company** field). Select the debit card processing company that your business will be using.

☛	**Note:** Some debit card companies will not be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which debit card companies are available as selections.

4. Review the **PC**Charge Appendices' **Debit Notes** for your processing company.

   - If your account is DUKPT, enter the **Working Key** for your debit card processing account here. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.

   - If your account is Master Session, enter the **Terminal ID** for your debit card processing account. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.

5. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PC**Charge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

6. Examine the **Extended** button at the right of the **Debit Card Setup** window.

   - If you can access the **Extended** button, click it and proceed to the following section, **Debit Card Company Extended Data Fields**.

   - If you cannot access the **Extended** button, no extended information is necessary for your debit card processing account. Click **OK**. You may now either skip ahead to the section **User's Guide** to learn about debit card processing (see page 114), review the rest of the **Continuing Setup** chapter, or return to the section **Basic Setup Complete** (see page 59).

Debit Card Company Extended Data Fields

Simple Explanation: The following **Debit Card Company Extended Data Fields** information is for those users who are setting up the ability to process debit cards using **PC**Charge. If you don't need this ability, click the **OK** button and skip this section.

Note: As you can see, there isn't a picture of your **Debit Card Processing Company Extended Data Fields** window shown on this page. This is because each debit card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your debit card processing company. This information and other important information about your debit card processing company are described in the **PC**Charge Appendices.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

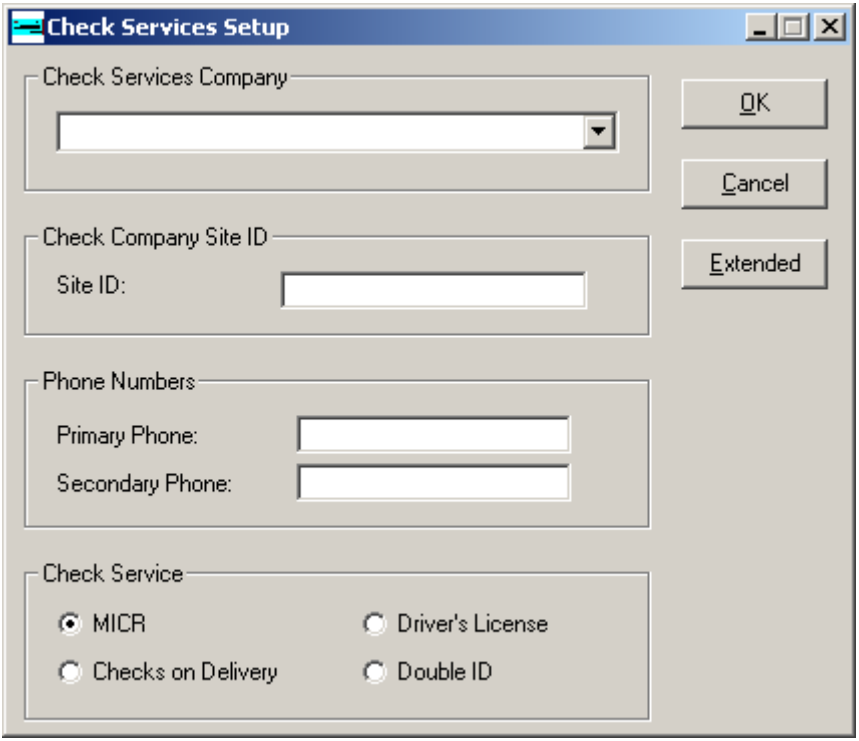
2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.

3. **PC**Charge will display the **Debit Card Setup** window. Click **OK** to exit the **Debit Card Setup** window.

4. This completes the setup of your debit card processing company. You may now either skip ahead to the section **User's Guide** to learn about debit card processing (see page 114), review the rest of the **Continuing Setup** chapter, or return to the section **Basic Setup Complete** (see page 59).

Check Services Company Setup

★	**Simple Explanation:** This **Check Services Setup** window allows you to set up your check processing account number in **PC**Charge. If you don't need this ability, click the **OK** button and skip this section. This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Check Company Site IDs**.



1. Click **Setup** on the menu bar. Click the **Check Services Company** option.

2. Review the section of the **PC**Charge Appendices specific to your check services processing company; there may be special information or instructions specific to your processing company.

3. Click the small drop-down arrow button (to the right of the **Check Services Company** field). Select the check services company that your business will be using.

Note: Some check services companies will not be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which check services companies are available as selections.

4. Enter the **Site ID** or account number associated with your **Check Services Company**. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.

5. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PC**Charge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

6. Select the **Check Service** that your account has been set up to handle. Each check services company offers at least one of the following check services. Check with your payment processing company for details on the check verification services they offer.

    - **MICR** -- Select this option if your account has been set up to verify MICR data. **M**agnetic **I**nk **C**haracter **R**ecognition is a character recognition system that uses special ink and characters. This service uses the check writer's bank routing and account numbers (written in MICR) to verify that the check is authentic.

    - **Checks on Delivery** -- Select this option if your account has been set up for the checks on delivery service. This service allows merchants to get check authorizations by supplying the customer's personal information or check information. The merchandise is then delivered, and the physical check is presented upon delivery.

    - **Driver's License** -- Select this option if your account has been set up for the driver's license verification service. This service helps merchants to confirm that check authorizations are legitimate by verifying the customer's driver's license information and comparing it to what's on record for that customer.

    - **Double ID** -- Select this option if your account has been set up for the double identification verification service. This service helps merchants to confirm that check authorizations are legitimate by verifying the customer's driver's license information and the MICR data from the check. This information is then compared to what's on record for that customer.

7. Examine the **Extended** button at the right of the **Check Services Setup** window.

    - If you can access the **Extended** button, click it and proceed to the following section, **Check Services Company Extended Data Fields**.

    - If you cannot access the **Extended** button, no extended information is necessary for your check services processing account. Click **OK**. You may now either skip ahead to the section **User's Guide** to learn about check services processing (see page 114), review the rest of the **Continuing Setup** chapter, or return to the section **Basic Setup Complete** (see page 59).

Check Services Company Extended Data Fields

Simple Explanation: The following **Check Services Company Extended Data Fields** information is for those users who are setting up the ability to process checks using **PC**Charge. If you don't need this ability, click the **OK** button and skip this section.

Note: As you can see, there isn't a picture of your **Check Services Company Extended Data Fields** window shown on this page. This is because each check services company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your check services company. This information and other important information about your check services company are described in the **PC**Charge Appendices.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.

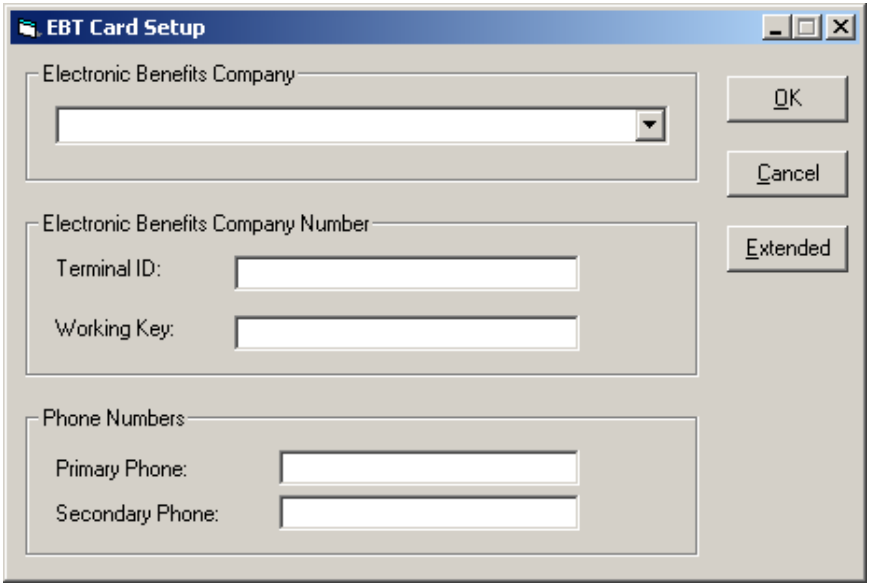
3. **PC**Charge will display the **Check Services Setup** window. Click **OK** to exit the **Check Services Setup** window.

4. This completes the setup of your check services company. You may now either skip ahead to the section **User's Guide** to learn about check processing (see page 114), review the rest of the **Continuing Setup** chapter, or return to the section **Basic Setup Complete** (see page 59).

EBT Card Company Setup

Simple Explanation: This **EBT Card Setup** window allows you to set up your EBT card processing account number in **PC**Charge. If you don't need this ability, click the **OK** button and skip this section.

This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Electronic Benefits Company Numbers**.



1. Click **Setup** on the menu bar. Click the **Electronic Benefits Company** option.

2. Review the section of the **PC**Charge Appendices specific to your debit card processing company; there may be special information or instructions specific to your processing company.

3. Click the small drop-down arrow button (to the right of the **Electronic Benefits Company** field). Select the check services company that your business will be using.

Note: Some EBT card companies will not be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which EBT card companies are available as selections.

4. Enter the **Terminal ID** for your EBT card processing account here. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider. You may leave the **Working Key** blank.

5. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PC**Charge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

6. Examine the **Extended** button at the right of the **EBT Card Setup** window.

   - If you can access the **Extended** button, click it and proceed to the following section, **EBT Card Company Extended Data Fields**.

   - If you cannot access the **Extended** button, no extended information is necessary for your EBT card processing account. Click **OK**. You may now either skip ahead to the section **User's Guide** to learn about EBT card processing (see page 114), review the rest of the **Continuing Setup** chapter, or return to the section **Basic Setup Complete** (see page 59).

EBT Company Extended Data Fields

Simple Explanation: The following **EBT Card Company Extended Data Fields** information is for those users who are setting up the ability to process EBT cards using **PC**Charge. If you don't need this ability, click the **OK** button and skip this section.

Note: As you can see, there isn't a picture of your **EBT Card Processing Company Extended Data Fields** window shown on this page. This is because each EBT card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your EBT card processing company. This information and other important information about your EBT card processing company are described in the **PC**Charge Appendices.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

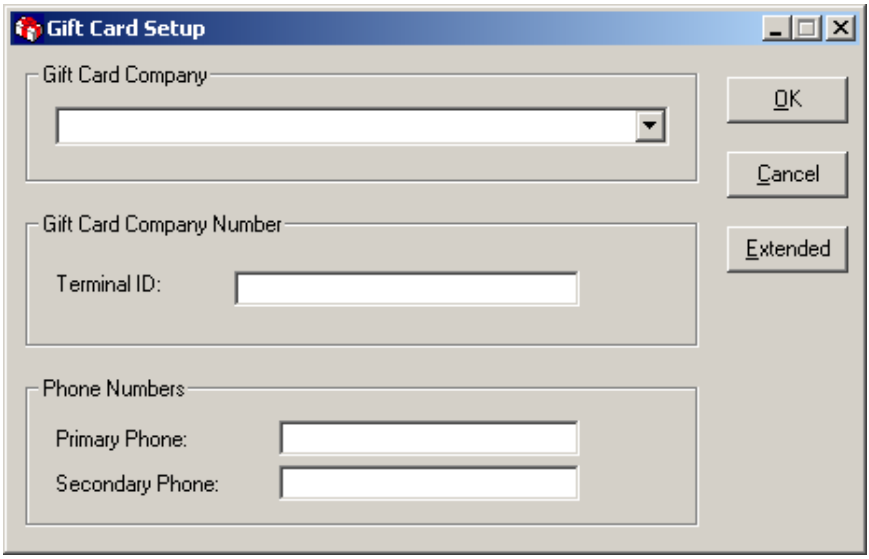
2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.

3. **PC**Charge will display the **EBT Card Setup** window. Click **OK** to exit the **EBT Card Setup** window.

4. This completes the setup of your EBT card processing company. You may now either skip ahead to the section **User's Guide** to learn about EBT card processing (see page 114), review the rest of the **Continuing Setup** chapter, or return to the section **Basic Setup Complete** (see page 59).

Gift Card Processing Company Setup

★	**Simple Explanation:** This **Gift Card Setup** window allows you to set up your gift card processing account number in **PC**Charge. If you don't need this ability, click the **OK** button and skip this section. This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Gift Card Company Numbers**.



1. Click **Setup** on the menu bar. Click the **Gift Card Company** option.

2. Review the section of the **PC**Charge Appendices specific to your gift card processing company; there may be special information or instructions specific to your processing company.

3. Click the small drop-down arrow button (to the right of the **Gift Card Company** field). Select the gift card company that your business will be using.

☛	**Note:** Some gift card companies will not be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which gift card companies are available as selections.

4. Enter the **Terminal ID** for your gift card processing account here. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.

5. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PC**Charge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

6. Examine the **Extended** button at the right of the **Gift Card Setup** window.

   - If you can access the **Extended** button, click it and proceed to the following section, **Gift Card Company Extended Data Fields**.

   - If you cannot access the **Extended** button, no extended information is necessary for your gift card processing account. Click **OK**. You may now either skip ahead to the section **User's Guide** to learn about gift card processing (see page 114), review the rest of the **Continuing Setup** chapter, or return to the section **Basic Setup Complete** (see page 59).

Gift Card Company Extended Data Fields

Simple Explanation: The following **Gift Card Company Extended Data Fields** information is for those users who are setting up the ability to process gift cards using **PC**Charge. If you don't need this ability, click the **OK** button and skip this section.

Note: As you can see, there isn't a picture of your **Gift Card Processing Company Extended Data Fields** window shown on this page. This is because each gift card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your gift card processing company. This information and other important information about your gift card processing company are described in the **PC**Charge Appendices.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.

3. **PC**Charge will display the **Gift Card Setup** window. Click **OK** to exit the **Gift Card Setup** window.

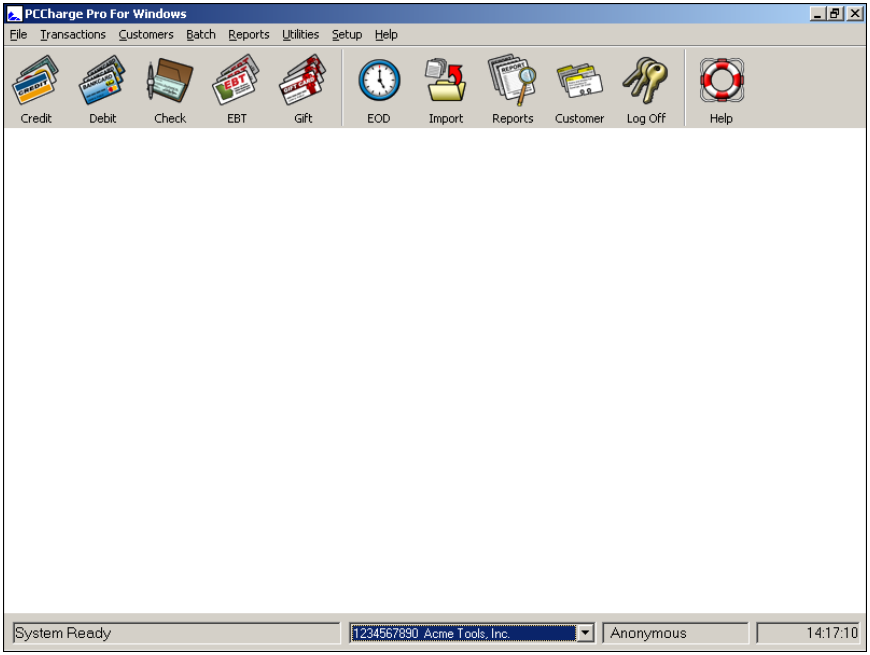
4. This completes the setup of your gift card processing company. You may now either skip ahead to the section **User's Guide** to learn about gift card processing (see page 114), or you may return to the section **Basic Setup Complete** (see page 59).

User's Guide

This section describes how to process single transactions, view reports, and use other options accessible in **PC**Charge.

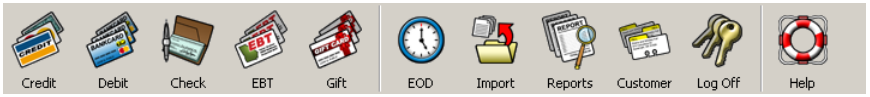
Main Window

The main window is the focal point of **PC**Charge. It is the window you will first see when **PC**Charge is started. You can access any function of **PC**Charge from the main window.



Menu Bar -- (Top of the main window) -- The menu bar is a generic Windows-based menu system. The menu bar allows you to access every feature of **PC**Charge.

Icon Bar -- (Top of the main window) -- The **Icon Bar** allows you to access **PC**Charge's main feature. From the **Icon Bar**, you can select to perform a credit, debit, check, EBT, or gift card transaction, access the customer database, etc.



Active Company Display -- (Bottom-middle of the main window) -- This drop-down box displays the currently selected merchant account number and the company name associated with that account. Whatever account is shown here will be used to process all credit card transactions performed from the **Credit Card Transactions** window. Click the drop-down arrow on the right of the **Active Company Display** to select a different account.

Processing Status Bar -- (Bottom-left of the main window) -- The **Processing Status Bar** allows you to see the status of **PC**Charge and the status of a transaction being processed.

Icon Bar

	Credit -- Click this button to access the **Credit Card Processing** window (see page 119).
	Debit -- Click this button to access the **Debit Card Processing** window (see page 140).
	Check -- Click this button to access the **Check Processing** window (see page 145).
	EBT -- Click this button to access the **EBT Card Processing** window (see page 150).
	Gift Card -- Click button to access the **Gift Card Processing** window (see page 159).
	End of Day -- Click this button to access the **End of Day Management** window (see page 213).
	Import -- Click this button to access the **Import File** window (see page 169).
	Reports -- Click this button to access the **Reports** window (see page 242).
	Customers -- Click this button to access the **Customers** (customer database) window (see page 195).
	Log On/Off -- Click this button to access the **Log On/Off** window (see page 84).
	Help -- Click this button to access the **Help** window.

Menu Bar

The menu bar allows you to select every possible operation that can be performed by **PC**Charge Pro. Those menu options not mentioned here are covered in other sections of this manual.

File Menu

The **File** menu allows you to access the **Import File** functions of **PC**Charge (see page 169). The **File** menu also allows you to exit **PC**Charge.

To access the **File** menu options, click **File** on the menu bar.

Note: An import file allows you to make a list of transactions to be processed at a later time. Consult the section **Offline Processing and Import Files** for more information on this subject (see page 166).

Selecting the **Exit** option in the file menu will shut down **PC**Charge Pro.

Setup Menu

The **Setup Menu** options are discussed in the sections **The Setup Process** (see page 32) and **Continuing Setup** (see page 60).

To access the **Setup** menu options, click **Setup** on the menu bar.

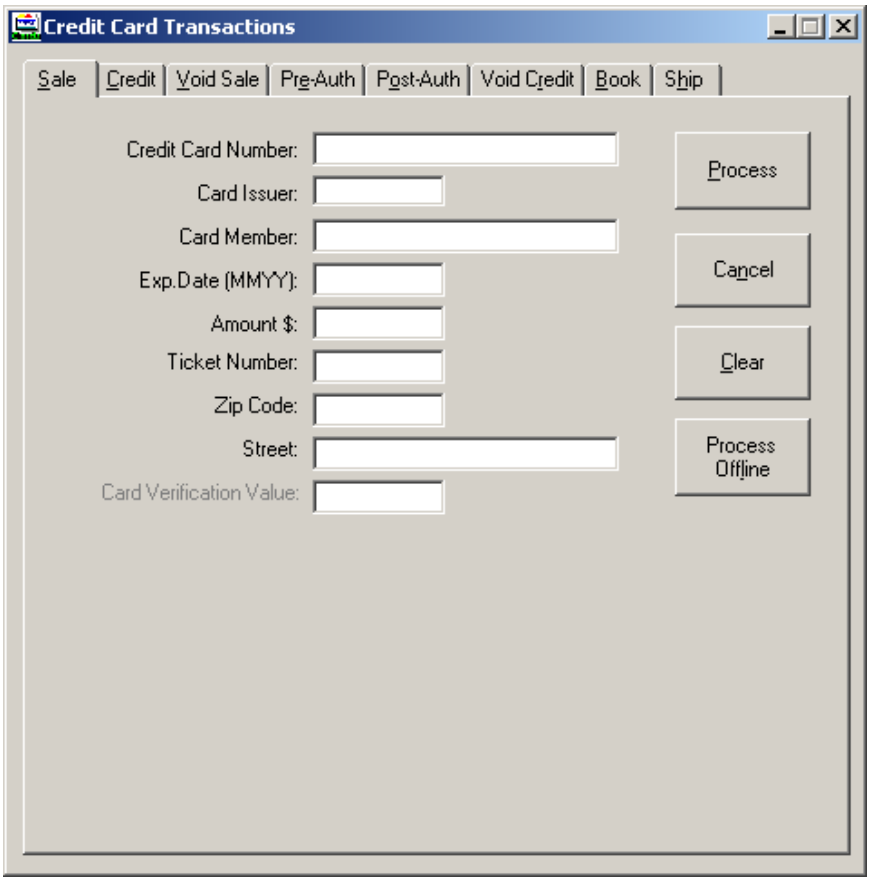
Help Menu

The **Help Menu** allows you to access the help files and other pertinent information about **PC**Charge Pro.

To access the **Help** menu options, click **Help** on the menu bar.

Credit Card Processing

To access the **Credit Card Transactions** window, click **Transactions** on the menu bar. Click the **Credit Card** option. Or, click the **Credit** button on the **Icon Bar**.



Action Tabs

The action tabs allow you to select the desired **Action**: **Sale**, **Credit**, etc. Some **Action Tabs** or fields will not be available to certain credit card processing companies for certain transaction types.

Credit Card Number: -- Enter the cardholder's credit card number here. In a card-present environment (retail, restaurant, etc.), the credit card may be swiped through a card reader. If the card cannot be swiped, type in the **Credit Card Number**.

Card Issuer: -- This field will show the issuing bank after **PC**Charge recognizes the card format. **UnKn** refers to an unknown card issuer or a mistyped credit card number.

Card Member: -- You may enter the cardholder's name here. This information is not transmitted to the credit card processing company. It is stored in **PC**Charge's database and can be viewed from the **Reports**.

Exp. Date (MMYY): -- Enter the cardholder's credit card account expiration date here. A slash or space is not required. (**Example:** For 01/05, enter 0105)

Amount $: -- Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25)

Ticket Number: -- Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number. This field is required for some processing companies (check your processor's information in the **PC**Charge Appendix).

Zip Code: -- Enter the cardholder's zip code here.

Street: -- Enter the cardholder's street address here. The **Street:** field is sometimes limited to a specific number of characters, depending on your processing company. Enter however many characters will fit.

Credit Card Verification Value: -- The Credit Card Verification Value can be found on the back of the customer's Visa card. The last three digits of the string of numbers below the magnetic strip are the numbers you would type into the CVV2 field (on the transaction window). Consult the section **Card Verification Setup** for more information (see page 81).

TroutD: -- The **TroutD** is the transaction routing ID assigned to a transaction (or a series of transactions) by **PC**Charge. For example, every **Sale**, **Credit**, and **Pre-Auth** transaction is assigned a unique TroutD. If a "follow-up" transaction (such as a **Void Sale**, **Void Credit**, or **Post-Auth**) is performed on the original transaction, that follow-up transaction's **TroutD** will match the original transaction's **TroutD**.

Example: Sale (**TroutD** 1234) → **Gratuity** (**TroutD** 1234) → **Void Sale** (**TroutD** 1234)

If you void the original transaction in a **TroutD** series, all transactions in between the original transaction and the **Void** transaction will no longer be pertinent. You can proceed with normal processing as if those intermediate transaction had never taken place.

WARNING: You should not attempt to access any other **PC**Charge functions (reports, batch settlement/closure) while you are processing a transaction or are waiting for a response from your processing company. Doing so may negatively affect your transaction results.

Process Offline

This button allows you to enable offline "processing". When this feature is enabled, you create or open a file that is used to record your transactions. Consult the section **Offline Processing and Import Files** for more information on this subject (see page 166).

All about Credit Card Transactions

Background

Processing credit card transactions is a two-step process. When you perform a sale transaction, the credit card's limit to buy is reduced. The processing company authorizes the transfer of that amount of funds from the cardholder's account to your account. However, the funds are not actually moved to your bank account at that time. Any transactions you've processed throughout the day need to be re-transmitted to the processing company as a batch. Depending on whether your processing company is terminal based or host based, this re-transmission process is called settlement or closure. Terminal based systems have batches that are *settled*, and host based systems have batches that are *closed*.

- **Settlement** -- On a terminal based system, the information needed for re-transmission is stored on your computer system. You manually settle your batch, usually at the end of each business day.

- **Closure** -- With a host based system, the information needed for re-transmission is stored on your processing company's computer system. With a host based system you can be set up in one of two ways.

    1. You can be set up for **Auto (Time Initiated) Close**. At a certain time during the day (varies by processing company), host based systems looks for any transactions you may have transmitted to them. If you have transactions waiting for batch closure, they will automatically be closed.

    2. You can be set up for **Manual Close**. This setup is basically equivalent to being Terminal Based. You, the merchant, are responsible for closing your batch.

Essentially: individual transactions are authorized (you plan to transfer the funds), but batches are settled/closed (you actually initiate the transfer of the funds).

WARNING: Unless you settle or close your batch (or your processing company does it for you), you will not receive your money. We recommend that you settle or close your batch daily.

Note: Even after settlement, your money will not immediately be transferred to your account. The transfer process will often take one to three business days, depending on your bank and processor.

Transaction Types

There are several types of credit card transactions. The different types of transactions are also known as actions. Here is a list of the various transaction types with general descriptions:

Sale -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the cardholder's account to your account.

Credit -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the cardholder's account.

Void Sale -- This action removes a sale transaction. No funds will be received from this transaction. Use the **Void Sale** action to correct mistakes and on same-day returns. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

Pre-Auth -- This action reduces a cardholder's account's limit to buy for a predetermined amount of time. A **Pre**-**Auth** is the first half of a sale. A **Pre**-**Auth** specifies that amount to be set aside for a potential transfer of funds. The funds are not transferred at batch settlement/close unless a **Post**-**Auth** is performed using the **Pre**-**Auth's** approval code. As previously mentioned, there is a time limit on a **Pre**-**Auth's** usability. The processor determines the time limit, which is usually 7-10 days. You should contact your merchant service provider/credit card processing company for the exact time.

Post-Auth -- This action makes an approved **Pre**-**Auth** or voice authorized transaction available for batch settlement/close. This action is the second half of a sale. This transaction is also known as a **Completion**.

Void Credit -- This action removes a **Credit** transaction. This action can only be performed before settlement/close. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

Void Auth -- This action removes a **Post**-**Auth** transaction. This action can only be performed before re-transmission. With a host based system, the action has to be performed on the same day. **Void Auths** are not available for all processing companies. If you want to void a **Post**-**Auth** and the action is not available, use the **Void** action.

Note: There is no action to void a **Pre**-**Auth**. This is because you cannot void a **Pre**-**Auth**. To remove a **Pre-Auth**, you can have the processing company remove the transaction (if your processing company is host based, they can probably do it). Or, you could follow up the **Pre-Auth** with a **Post-Auth** and do a **Void Sale**. The only other option is to simply wait for the authorization to expire.

The following two tabs are available only when using a processing company that offers restaurant certification with **PC**Charge.

Gratuity -- This action allows you to complete a gratuity transaction entered in the **Sale** window. The Actual Gratuity Amount is entered in this window.

Sale w/Gratuity -- This action allows you to process a sale with a gratuity when the **Actual Gratuity Amount** is known.

The following two tabs are available only when your account is set up to process transactions as MOTO or e-commerce using **PC**Charge.

Book -- This action is essentially the same as a **Pre-Auth**; it reduces a cardholder's account's limit to buy for a predetermined amount of time. However, a **Book** transaction is used with the **Ship** transaction to make for an efficient and easy-to-use solution for MOTO and e-Commerce retailers. A **Book** transaction is made when the customer places an order, and is followed by a **Ship** transaction when the order is shipped.

Ship -- This action is essentially the same as a **Post-Auth**; it makes an approved **Book** transaction available for batch settlement/close. A **Book** transaction is made when the customer places an order, and is followed by a **Ship** transaction when the order is shipped.

Using Credit Card Transaction Processing

Credit card transaction processing is the most commonly used function of **PC**Charge, and is also the easiest to use. To process a **Sale** transaction, all that is generally required is that you complete the following simple steps:

1. Start **PC**Charge.
2. Click the **Credit** icon.
3. Enter all the information requested by **PC**Charge (or swipe the card through your card reader).
4. Click the **Process** button.
5. **PC**Charge will contact your processing company.
6. The processing company should authorize your transaction and notify **PC**Charge that the transaction was successful.

Again, the above steps are all that is generally required to process a transaction. **PC**Charge is a highly flexible payment processing solution. Depending on how you plan to use **PC**Charge, you may need to follow some additional or alternate steps. Some of these procedures are outlined below. Other sections of the **PC**Charge manual contain more detailed information on program use.

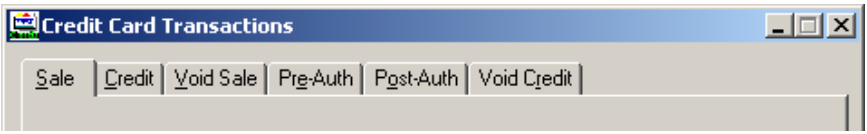
Selecting a Merchant Account

Your copy of **PC**Charge may be configured to use multiple merchant accounts. This is often the case when **PC**Charge is to be used to process transactions for multiple business or sections of a business. The easiest way to select which merchant account you'll use to process transactions is to click the arrow next to the drop-down box at the bottom of your **PC**Charge window. All merchant accounts currently set up with **PC**Charge will then be displayed, and you can select the one you want by clicking it.

This display bar shows the active merchant account number and the company name associated with that account. Whatever account is shown here will be used to process all credit card transactions (unless another account is selected).

Non-Sale Transaction Types

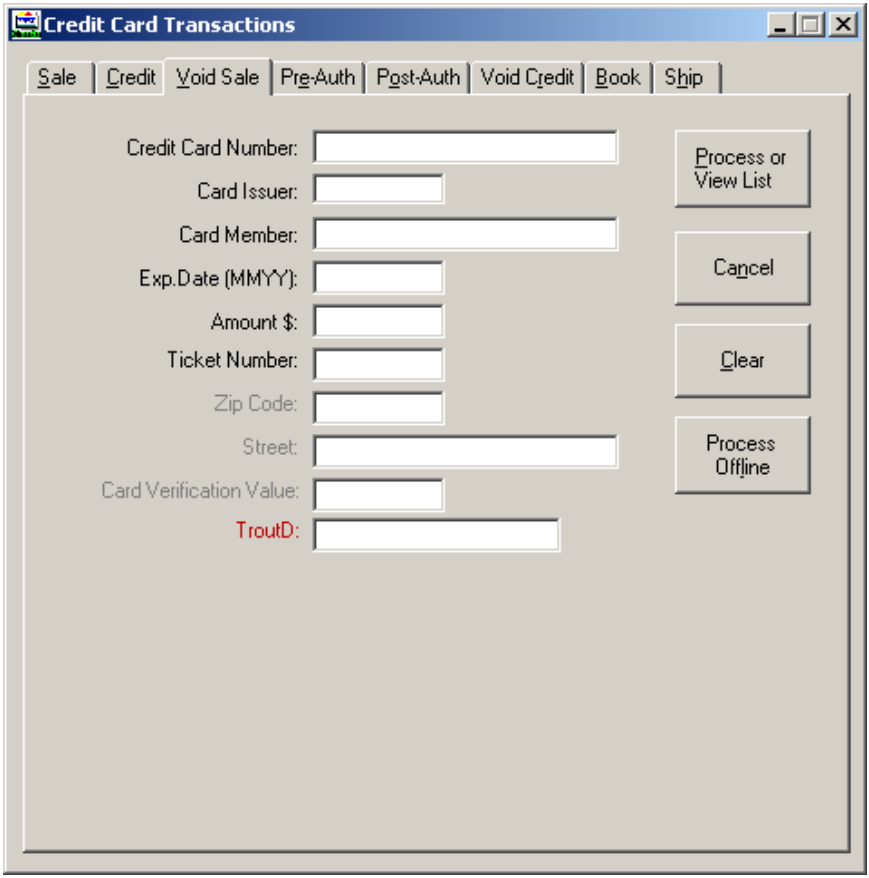
The **Credit Card Transactions** window defaults to the **Sale** screen. If you want to process some other type of transaction, select the "tab" of the transaction type you want to process. The following image shows some of the tabs available within **PC**Charge. Note that your processing company may not offer all of the tabs shown below.



Process or View List

After selecting the tab of the transaction type you want to process, you'll need to fill out the fields shown on that screen (just as you would during a **Sale** transaction). Different transaction types and different processing companies may display different fields.

You may see that the normal **Process** button becomes a **Process or View List** button on certain credit card transaction screens. This button will appear on those screens associated with "follow-up" transactions--that is, transactions that are based on a previously existing transaction. An example of a follow-up transaction would be a **Void Sale** performed on a pre-existing **Sale**.



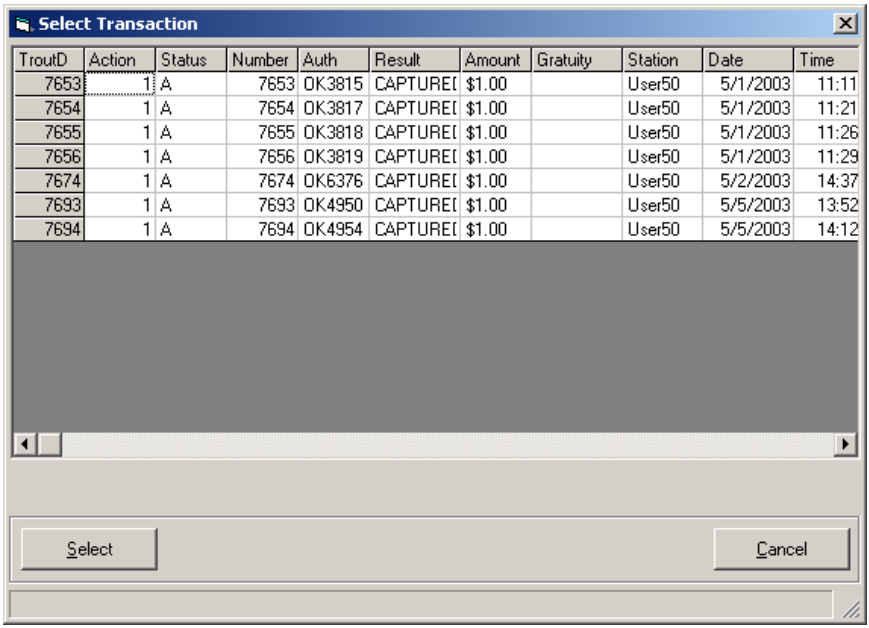
The **Process or View List** button provides you with an easy way of performing follow-up transactions without having to research or type in any information on the original transaction.

Example: You're ready to process a **Void Sale** transaction on a **Sale** that you performed earlier that day. You could look through your reports and type in all the information related to the original **Sale**, but you can save time by following a few simple steps:

1. Click the **Credit** icon.

2. Select the **Void Sale** tab.

3. Click the **Process** or **View List** button. The **Select Transaction** window will appear.



4. Choose the transaction you want to void by clicking its row.

5. Click the **Select** button.

6. **PC**Charge will return to the **Credit Card Transactions** window and automatically fill out that screen with the necessary details of the original **Sale** transaction. Click **Process or View List** once more. **PC**Charge will contact the processing company and attempt to process the transaction.

☛	**Note:** The **Select Transaction** window can be used with any credit card processing company, whether host based or terminal based. However, **PC**Charge cannot know if individual transactions have been closed when using host based processing companies (since closure happens at the host). Therefore, *all* host based credit card transactions present in the database will be shown here, whether or not the host has closed them.

Select Transaction Column Headings

The following descriptions are given for those column headings present in the table in the **Select Transaction** window.

TroutD -- This field displays the **TroutD** (transaction routing ID) number assigned to the transaction by **PC**Charge. Individual **Sales** are each assigned their own **TroutD**. Any follow-up transaction performed on the original **Sale** is assigned the same **TroutD** as the original **Sale**.

Entering the **TroutD** in a follow-up transaction's window is another way of referring to the original transaction.

Example: A customer gives you her receipt and asks for her money back for a transaction made earlier in the day. You decide to perform a **Void Sale** transaction. Rather than using the **Select Transactions** window, you can just enter the **TroutD** from the receipt (since you know exactly which transaction you want to void). Click the **Process or View List** button and **PC**Charge will void the transaction.

Action -- This field displays the type of transaction processed.

Status -- This field displays the status of the transaction.

- A = **Active** -- This denotes an active transaction. Follow-up transactions (**Void Sale**, **Post-Auth**, etc.) can be performed on active transactions.
- C = **Complete** -- This denotes a completed transaction. Completed transactions are not meant to be settled, but aren't reversed or voided. **Post-Auths**, host-based transactions, and connection failures are examples of completed transactions. Follow-up transactions cannot be performed on completed transactions.
- I = **In-Settle** -- This denotes a transaction in the process of being settled. Follow-up transactions cannot be performed on in-settle transactions.
- P = **Post-Auth** -- This denotes a stored **Voice Auth**. Follow-up transactions cannot be performed on stored **Voice Auth** transactions.
- R = **Reversed** -- This denotes a reversed transaction. Follow-up transactions cannot be performed on reversed transactions.
- S = **Settle** -- This denotes a settled transaction. Follow-up transactions cannot be performed on settled transactions.
- V = **Void** -- This denotes a voided transaction. Follow-up transactions cannot be performed on voided transactions.

Number -- This field displays the transaction's **PC**Charge sequence number.

Auth -- This field displays the transaction's authorization code (received from the processing company).

Result -- This field displays the result of the transaction (received from the processing company).

Amount -- This field displays the dollar amount of the transaction.

Gratuity -- This field displays the gratuity dollar amount processed on the transaction.

Station -- This field displays the name of the user that processed the transaction.

Date -- This field displays the date the transaction was processed.

Time -- This field displays the time of day the transaction was processed.

Card -- This field displays the credit card number used to process the transaction.

ExpDate -- This field displays the expiration date of the credit card used to process the transaction.

Member -- This field displays the name of the cardholder of the credit card used to process the transaction.

Credit Card Processing -- A Typical Day

A typical day of processing credit card transactions generally consists of 7 simple steps. You can print out or copy this page for use as a daily checklist.

__ 1. Open a new batch by processing your first credit card transaction of the day.

__ 2. Process whatever transactions you have for that particular day.

WARNING: You should not attempt to access any other **PC**Charge functions (reports, batch settlement/closure) while you are processing a transaction or are waiting for a response from your processing company. Doing so may negatively affect your transaction results.

__ 3. After you have completed processing transactions for the day, it is time to prepare for closure/settlement of your batch. Using **PC**Charge, view or print out your **Credit Card Detail** report for the day. Set the **Result:** to **Approved**. Make sure that you look at the report for the appropriate **Merchant #:** (the one you used to process the transactions to be closed/settled). Consult the section **Credit Card Detail** for instructions on how to view/use this report (see page 248).

__ 4. Now, examine the report. Does the report look correct? Do the totals look correct? Does the number of transactions look correct? If the report does not check out, set the **Result:** of the **Credit Card Detail** to **All** transactions and view or print out a new copy of the report. You should try to resolve any discrepancies you find before attempting to close/settle your batch.

__ 5. Once you've resolved any discrepancies you may have found, you are ready for batch closure/settlement. Is your account set to close/settle your transactions automatically, or do you need to manually close/settle your transactions? If closure will occur automatically, you are finished. If you're not sure, contact your merchant service provider to find out.

__ 6. If you need to close/settle manually, start that process now by clicking the **End of Day** icon on your **PC**Charge toolbar. **PC**Charge will display the **Close** or **Settle** screen (depending on your processor). Check the totals displayed on this screen and make sure you're ready to close/settle. Click **Ok** or **Process**. **PC**Charge will contact your processing company and attempt to close/settle your batch. Consult the section **Close** or **Settle** for more instructions on how to close or settle your batch (see page 215 or 219).

__ 7. If you get back a successful response (like `Closed`, `Success`, or `Processed`), your batch has been closed/settled and your day of processing credit card transactions is done. If you get back an error message (including but not limited to `RB`, `OUT OF BALANCE`, `QD`, etc.), **PC**Charge will consider your batch will to be "indeterminate" and will not close/settle any new batches until this one has been successfully resolved. Consult the section **Batch Management** for instructions on dealing with indeterminate batches (see page 222).

Typically, you should repeat these seven steps each day of processing credit card transactions.

All about Book & Ship Transaction Processing

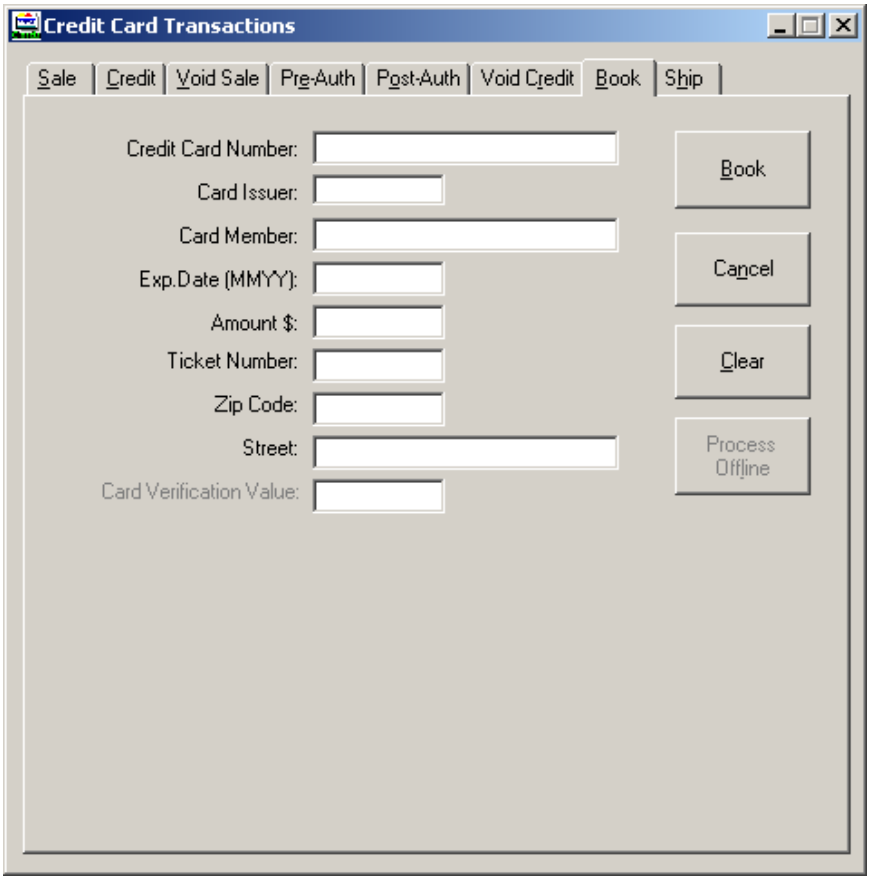
PCCharge has the ability to process two special types of **Pre-Auth**/**Post-Auth** transactions specifically designed for MOTO and e-Commerce industries: the **Book** and **Ship** transactions. A **Book** transaction performed at the time a customer's order is placed is the same as a **Pre-Auth**. That transaction is then available for processing at the time of shipment using the **Ship** transaction type (which is the same as performing a **Post-Auth**). The real difference between **Pre-Auth** & **Post-Auth** and **Book** & **Ship** is that **PC**Charge provides a convenient, easy-to-use drop-down menu in the **Ship** transaction window. The user can select which transactions to perform simply and quickly without referring to **PC**Charge's reports to get the information on the original **Book** transaction (**Pre-Auth**).

Note: The **Book** and **Ship** transaction types are not accessible unless your credit card processing company account is set up as **MOTO** or **e-Commerce** in the **Extended Data Fields**.

Using Book & Ship Transaction Processing

Book & ship transaction processing is handled in much the same way as **Pre-Auth** and **Post-Auth** transaction processing. Essentially **Book** is the same as a **Pre-Auth**, and **Ship** is the same as a **Post-Auth.** The major difference is that the **Post-Auth** section (the **Ship** transaction) of book & ship is much easier: you don't have to look up the original **Pre-Auth** (**Book**). Simply select the transaction you want to **Ship** from the list shown. This list displays all **Book** transactions that have not yet been completed by a **Ship** transaction.

First, enter all of your transaction information into the **Book** transaction window. Since the **Book** transaction type is similar to the Pre-Auth transaction type, you can refer to the section **All about Credit Card Transactions** for more information on both of the types (see page 121). As with the **Sale** transaction, processing companies often offer a better per-transaction rate if you enter the ticket number, zip, and street.

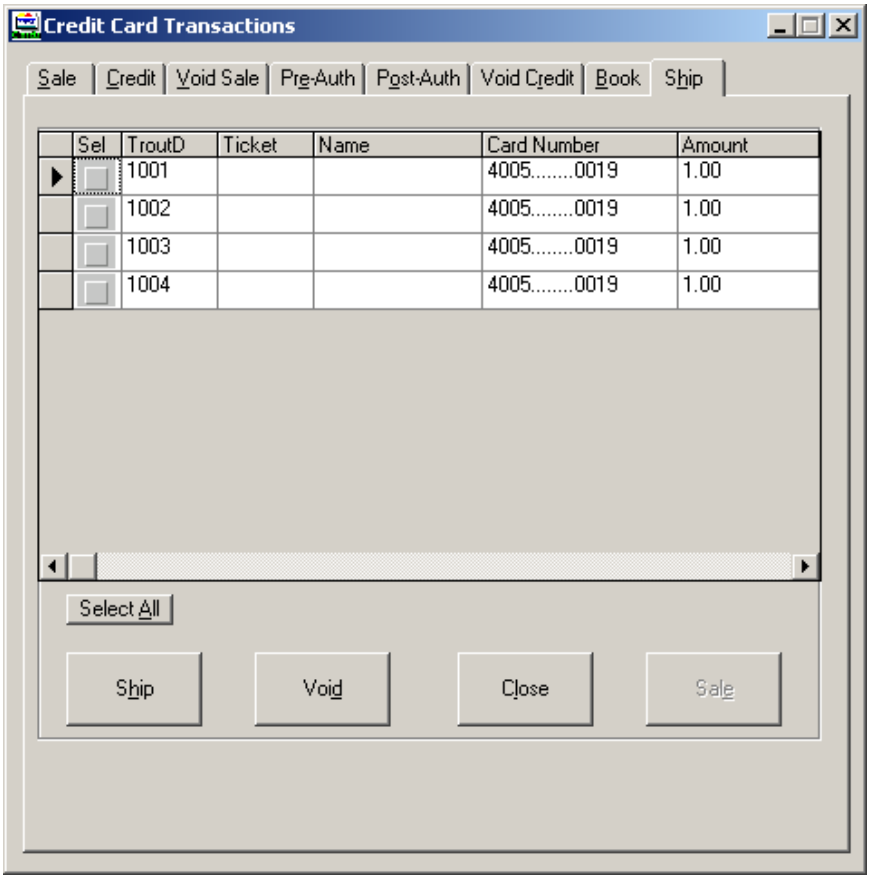


Once you've shipped the product to the customer, you're ready to complete the **Book** transaction. Access the **Ship** transaction tab on the **Credit Card Transaction** window. Select the transactions that you wish to processed as **Ship** transactions by checking their respective boxes under the leftmost column (**Sel**ect). You can also click the button **Select All** to select all transactions. Click **Ship** to complete the selected transactions. You can also void selected transactions by clicking the **Void** button.

The right and left arrows near the bottom of the window allow you to examine all information pertaining to the transactions.

If a transaction fails the **Post-Auth** from the **Ship** screen then the **Sale** button becomes visible. The **Sale** button can be selected to resubmit the transaction to the processor as a sale.

Remember, both **Pre-Auth** and **Book** transactions are only active for a limited amount of time, as determined by your processing company. Consult the section **All about Credit Card Transactions** for more information (see page 121).



All about Restaurant Transaction Processing

PCCharge has the ability to process restaurant-based transactions in a way specifically suited for that type of business. Using **PC**Charge and a processing company that is certified for restaurant transaction processing with **PC**Charge, the user can add a gratuity to the total transaction amount.

PCCharge can process the following types of restaurant transactions:

- A **Sale** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total sale amount is known at the time of transaction.

- A **Sale with Gratuity** (including a known gratuity amount) -- This transaction should be used when both the actual gratuity amount and the total sale amount are known at the time of transaction.

- A **Pre-auth** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known, but the total pre-auth amount is known at the time of transaction.

- A **Post-auth** (including a known gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Pre-Auth** transaction has been processed.

- A **Gratuity** (after a **Sale** including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Sale** (including an estimated gratuity amount) transaction has been processed.

- A **Gratuity** adjustment -- This transaction allows you to change a gratuity amount after one has already been established.

PCCharge can also be configured to require that a two-digit **Server ID** be entered at the time the transaction is processed. The **Server ID** entered is then associated with that transaction, and can be referenced from the **Restaurant Detail** or **Restaurant Pre-Settle** reports (see pages 267 and 266).

Using Restaurant Transaction Processing

Restaurant transaction processing is handled in much the same way as normal processing. The major difference is that there is a second step for some types of restaurant-based transactions: establishing the actual gratuity amount. This second step ensures that the correct gratuity amount is transferred from the customer's account to your account.

The different types of restaurant transactions are explained in detail below:

- A **Sale** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total sale amount is known at the time of transaction. **PC**Charge can automatically calculate the **Estimated Gratuity Amount:** if the **Authorization Expansion Factor** is set in the processor's extended data fields. This **Estimated Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Estimated Gratuity Amount:** field. This transaction should be followed by a **Gratuity** transaction.

- A **Sale** (including a known gratuity amount) -- This transaction should be used when both the actual gratuity amount and the total sale amount are known at the time of transaction. **PC**Charge automatically calculates the **Actual Gratuity Amount:**. This amount is based on the **Authorization Expansion Factor** set in the processor's extended data fields. This **Actual Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Estimated Gratuity Amount:** field.

- A **Pre-auth** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total pre-auth amount is known at the time of transaction. **PC**Charge can automatically calculate the **Estimated Gratuity Amount:** if the **Authorization Expansion Factor is** set in the processor's extended data fields. This **Estimated Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Estimated Gratuity Amount:** field. This transaction type differs from a **Sale** (including an estimated gratuity amount) in that a Pre-Auth sets money aside in anticipation of a **Post-Auth** (including a known gratuity amount). A **Post-Auth** can be for less than the original **Pre-Auth**. A **Pre-Auth** must be followed by a **Post-Auth** in order for the funds to be transferred from a customer's account to your account.

- A **Post-auth** (including a known gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Pre-Auth** transaction has been processed. **PC**Charge can automatically calculate the **Actual Gratuity Amount:** if the **Authorization Expansion Factor** is set in the processor's extended data fields. This **Actual Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Actual Gratuity Amount:** field. A **Post-Auth** (and/or **Actual Gratuity Amount:**) can be for less than the original **Pre-Auth** (and/or **Estimated Gratuity Amount:**). A **Pre-Auth** must be followed by a **Post-Auth** in order for the funds to be transferred from a customer's account to your account.

- A **Gratuity** (after a **Sale** including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Sale** (including an estimated gratuity amount) transaction has been processed. A **Gratuity** can be less than or greater than the original **Estimated Gratuity Amount:**. A **Sale** (including an estimated gratuity amount) must be followed by a **Gratuity** in order for the amount of the gratuity to be transferred from a customer's account to your account.

- A **Gratuity** adjustment -- This transaction allows you to change a gratuity amount after one has already been established. **Example:** You've processed a $30 **Sale** transaction with a $5 **Estimated Gratuity Amount**. After the customer receives the total, he decides to give a $10 tip. So, you perform a **Gratuity** transaction for $10 and the customer leaves. Five minutes later, the customer returns to the business because he wants to leave more of a tip (an additional $5). To accommodate this, perform another **Gratuity** transaction for $15 (not $5). You perform the $15 **Gratuity** (the first $10 plus the additional $5) to replace the previously performed $10 **Gratuity** transaction (not to append to it).

Server ID

The **Server ID** entered during a restaurant-based transaction can be two digits in length. The **Server ID** entered is then associated with that transaction, and can be referenced from the **Restaurant Detail** or **Restaurant Pre-Settle** reports (see pages 267 and 266). This feature can be disabled by accessing the processing company's **Extended Data Fields** (consult your on-disk **Appendices**) and unchecking the box labeled **Require Server ID:**.

Authorization Expansion Factor

A property called **Authorization Expansion Factor** appears in the **Extended Data Fields** of **PC**Charge's restaurant certified processors (consult your on-disk **Appendices**). Once **Restaurant** is selected as the business type, this property will be accessible. When active, this feature causes **PC**Charge to automatically calculate the authorization amount that can be sent to processor instead of requiring the server to manually enter an estimated gratuity amount.

The **Restaurant Authorization Expansion** factor may be set to `%000` or `>= %100`. Setting this value to `%000` will de-activate the feature. Setting this value at `>= %100` will automatically calculate the estimated gratuity amount for each transaction and will attempt to authorize the sale amount + the calculated gratuity. For example, if the authorization expansion factor is set to `%117` and a **Sale** or **Pre-Auth** amount of `$10.00` is sent to **PC**Charge, **PC**Charge will attempt authorization of `$11.70`.

To temporarily override the expansion factor, simply manually enter the estimated gratuity amount at the time of transaction.

All about Commercial Card Processing

Commercial cards (also known as corporate cards or purchasing cards) are special credit cards that are given to employees of businesses, governments, etc., for company purchases. Commercial card transactions record a customer code and a tax amount. The customer code is the code that is assigned to that cardholder (by his/her company), and is typically used for accounting within the cardholder's company. The tax amount is the portion of the total amount that is attributed to tax. It is also kept separate for accounting purposes.

Note: The tax amount you enter will not be added to the transaction amount you enter. Rather, the tax amount specified is merely recorded as being that part of the total amount.

The tax amount you enter will not be added to the transaction amount you enter. Rather, the tax amount specified is merely recorded as being that part of the total amount.

Example: You enter an **Amount $:** of `1.00` and a **Tax $:** of `.05`. Only $1.00 is charged to that card. The $.05 is recorded as being the tax portion of the total amount.

Using Commercial Card Processing

PCCharge has the ability to process transactions involving commercial cards. Commercial cards are processed in almost the same way as normal credit cards. Using **PC**Charge and a processing company that is certified for commercial card processing with **PC**Charge, the user can specify that a portion of the total amount be recorded as the tax amount. The user can also include a customer code with the transaction information sent to the credit card processing company.

Note: The tax amount you enter will not be added to the transaction amount you enter. Rather, the tax amount specified is merely recorded as being that part of the total amount.

Example: You enter an **Amount $:** of `1.00` and a **Tax $:** of `.05`. Only $1.00 is charged to that card. The $.05 is merely recorded as being the tax portion of the total amount.

To check to make sure that your credit card processing company can process commercial cards, access that company's **Extended Data Fields** (consult your on-disk **Appendices**).

PCCharge automatically recognizes commercial cards, so no special steps need to be taken to process commercial cards except for inputting the customer code and tax amount at the time of the sale.

PCCharge recognizes commercial cards by checking the credit card number entered against the commercial card BIN ranges programmed into the software. Previous versions of **PC**Charge allowed users to edit the BIN ranges as needed, but we have since decided to "hard code" the latest BIN tables into **PC**Charge. This will help prevent outdated BIN ranges from interfering with your efforts to process commercial cards.

All about Voice Auth Processing

A **Voice Auth** transaction typically begins when you would like to process a **Sale** transaction, but either cannot access **PC**Charge (or cannot contact the processing company through **PC**Charge). To avoid losing the sale, you could call the processing company to get an authorization code verbally--a **Voice Auth**. When you can once again access **PC**Charge, you need to enter the **Voice Auth** into **PC**Charge.

Note: If you do not enter the **Voice Auth** into **PC**Charge, you will not be able to collect the funds authorized by the voice authorization code.

Using Voice Auth Processing

Complete the following instructions to record a **Voice Auth** in **PC**Charge.

1. Select the desired merchant account from the **Active Company Display** at the bottom of the **PC**Charge window.

2. Access the **Credit Card Transactions** window by clicking the **Credit** icon.

3. Click the **Post-Auth** tab.

4. Fill out the transaction fields with the transaction information received from the customer and enter the authorization code received from the processing company.

5. You now have two options. The option you should choose depends on your particular scenario. Read each of the following options to determine which is best for you.

    - If you're ready to initiate the transfer of the funds from the customer's account to your account (by including the transaction in your settlement file), click the **Process or View List** button. This scenario would be recommended for situations in which you normally process **Sale** transactions and are only performing a **Voice Auth** because you can't access **PC**Charge (or the processing company).

    - You may want **PC**Charge to treat the transaction as a **Pre-Auth**. That is, you want to have the customer's account's "limit to buy" reduced, but you're not ready to initiate the transfer of the funds from the customer's account to your account. If this describes your situation, click the **Store Voice-Auth** button. This scenario would be recommended, for example, in MOTO or e-Commerce environments in which the transfer of funds cannot be initiated until the merchandise is shipped. The **Store Voice-Auth** feature is currently supported by the following credit card processing companies:

        - Vital (VISA)
        - First Horizon (FTMS)
        - RBS Lynk Systems, Inc. (LYNK)
        - First Hawaiian (FHAW)
        - Global Payments-East (NDC) - *restaurant only*
        - Paymentech (GSAR) - *restaurant only*
        - Heartland Payment Systems (HPTS)

6. If you clicked **Process or View List**, you have successfully recorded the **Voice Auth** in **PC**Charge. The transaction is ready for closure/settlement, and you may continue with normal transaction processing. Follow-up transactions (**Void**, **Gratuity**, etc.) may be performed on the transaction you've recorded during these steps.

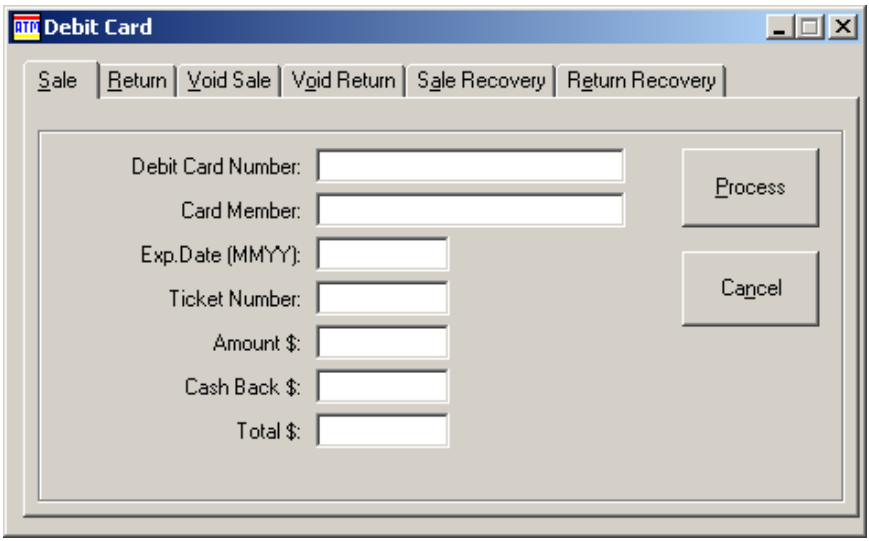
7. If you clicked **Store Voice-Auth**, **PC**Charge has merely recorded the transaction in its database. The original voice authorization that you received from the processing company reduced the customer's account's "limit to buy", but it didn't initiate settlement of the transaction. When you're ready to actually initiate the transfer of the funds from the customer's account to your account, you must process a second **Post-Auth** transaction on the original transaction (which **PC**Charge treats as a **Pre-Auth**). The authorization code issued to you by the processing company has a lifespan of approximately one week (varies by processing company).

8. An easy way to process the second **Post-Auth** is to go to the **Post-Auth** tab and click the **Process or View List** button. **PC**Charge will display the original transaction in the **Select Transaction** table. Select that transaction by double-clicking it.

9. Click the **Process or View List** button. After the transaction is successfully processed, it is ready for settlement. You may now continue with normal transaction processing. Follow-up transactions (**Void**, **Gratuity**, etc.) may be performed on the transaction you've recorded during these steps.

Debit Card Processing

To access the **Debit Card** transactions window, click **Transactions** on the menu bar. Click the **Debit Card** option. Or, click the **Debit** button on the **Icon Bar**.



Action Tabs

The action tabs allow you to select the desired **Action**: **Sale**, **Credit**, etc. Some **Action Tabs** or fields will not be available to certain debit card processing companies for certain transaction types.

Debit Card Number:

After the debit card is swiped through the card reader, the debit card number appears here.

Card Member:

Enter the customer's name. This information is not transmitted to the debit card processing company. It is stored in **PC**Charge's database and can be viewed from the **Reports**.

Exp. Date (MMYY):

Enter the cardholder's credit card account expiration date here. A slash or space is not required. (**Example:** For 01/05, enter 0105)

Ticket Number:

Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number.

Amount $:

Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25)

Cash Back:

Enter the cash back amount here. The cash back is an amount over the amount of purchase. This amount is to be given to the customer. Cash back is a service that debit transactions allow you to offer to your customers.

Total:

This field shows the total amount of the transaction. It is calculated by adding the **Amount** to the **Cash Back** field.

All about Debit Transactions

Processing debit transactions is fairly straightforward. There are three important points to remember:

1. Debit transactions can only be performed in a Retail or "face to face" environment. If you are a Mail Order type business, you cannot perform online debit transactions.

2. There are two types of debit cards:

   Online -- Online debit refers to debit card processing that requires you to enter a PIN when processing a transaction.

   Offline -- Offline debit refers to a check card that has a VISA or MasterCard logo on the card. Offline Debit cards can be processed as credit cards.

3. Online debit transactions require you to have a card reader and PIN pad attached to your computer.

As with credit card processing, debit processing is a two-step process. Debit processing requires re-transmission of information, referred to as Closing. Typically, debit card processing companies are host based. That means the information to be re-transmitted is stored on the host's computer system or the processor's computer system. You can be set up one of two different ways.

You can be set up for **Auto (Time Initiated) Close**. At a certain time during the day the host based system will scan their computer system. If you have transactions waiting for retransmission, they will automatically process the information.

You can be set up for **Manual Close**. This setup is similar to being terminal based. You, the merchant, are responsible for re-transmission. If you are set up for manual close, you will need to perform a close to complete your debit transactions.

If you are processing credit card transactions as well as debit transactions, the debit transactions will be closed at the time you settle your credit card transactions.

There are two main types of debit card transactions: **Sales** and **Credits**. Other debit card transactions (**Void Sale**, **Void Credit**, etc.) are variations on these. The different types of transactions are also known as actions. Here is a list with general descriptions:

1. **Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the cardholder's account to your account.

2. **Credit (Return)** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the cardholder's account.

3. **Void Sale** -- This action removes a sale transaction. No funds will be received from this transaction. Use the **Void Sale** action to correct mistakes and on same-day returns. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

4. **Void Credit (Return)** -- This action removes a **Credit** transaction. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

5. **Sale Recovery** -- This action removes a **Void Sale** transaction. The original sale will be processed as if the sale was never voided. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

6. **Credit (Return) Recovery** -- This action removes a **Void Credit (Return)** transaction. The original credit will be processed as if the credit was never voided. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

Debit Card Processing -- A Typical Day

In this section we will discuss a typical day of processing debit cards transactions.

Processing debit card transactions consists of 7 steps:

1. You open a batch simply by performing your first debit card transaction of the day.

2. Process whatever transactions you have for that particular day.

3. After you have completed processing transactions for the day it is time to prepare for settlement.

    - Look at the **Debit Summary** report (see page 257) for the day. Set the **Results:** to **Approved**.

    - Make sure that you look at the report for the appropriate **Merchant #:**.

    - Does the report look correct?

    - Do the totals look correct?

    - Does the number of transactions look correct?

4. If the report does not check out, view the **Debit Summary** report (see page 257) for both approved and unapproved transactions. You may need to investigate the discrepancies.

5. Do you have to settle/close manually? Are your transactions automatically closed for you?

6. If closure will occur automatically, you are finished.

7. If you must settle/close manually, start that process now.

Typically, you should repeat these seven steps each day of processing debit card transactions.

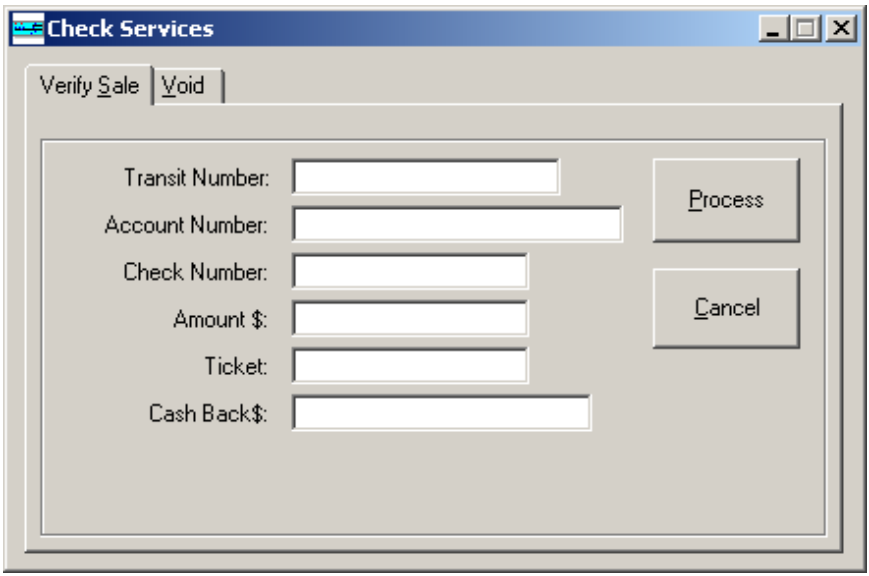
Check Processing

Check Verification verifies that the check writer has an account that does not have any "negative flags" for that method of check verification (drivers license, MICR, etc.). **Check Guarantee** guarantees that the check amount will be paid to you regardless of the funds available in the customer's checking account.

To access the **Check Services** window, click **Transactions** on the menu bar. Click the **Check Services** option. Or, click the **Check** button on the Icon Bar.

A check swipe is available for processing checks. You can contact your merchant service provider for more information.

	Note: Your **Check Services** window may look slightly different depending on which check services company you are using.



Action Tabs

The action tabs allow you to select the desired **Action**: **Sale**, **Credit**, etc. Some **Action Tabs** or fields will not be available to certain check processing companies for certain transaction types.

	Note: Some of the following fields may not appear in your **Check Services** window. This is because each check services company offers different options.

Transit Number -- Allows you to enter your customer's transit number.

Phone Number -- Allows you to enter your customer's phone number.

Zip Code -- Allows you to enter your customer's zip code.

Check Number -- Allows you to enter your customer's check number.

Account Number -- Allows you to enter your customer's checking account number.

Driver's License -- Allows you to enter your customer's driver's license number.

Birth Date -- Allows you to enter your customer's birth date from his or her driver's license.

State Code -- Allows you to enter your customer's state code.

Amount $ -- Allows you to enter the amount of the transaction.

Ticket -- Allows you to enter an internal invoice number.

Note: If you perform check truncation/conversion, you'll need to close your batch at the end of the day. It is necessary to perform this procedure to have funds transferred from the customers' accounts to yours. Consult the section **Truncation Close** for further explanation of this process (see page 238).

All about Check Transactions

You should contact your merchant services provider for a description of the type of check service that you are using. **PC**Charge supports check verification/guarantee and check truncation/conversion.

All about Check Verification/Guarantee

In verifying/guaranteeing a check, funds are not being moved. Check Verification/Guarantee is only a one step process. There is no need for re-transmission (batch settle/close).

1. **Check Verification** -- Verification allows you to verify that the check writer has an account that does not have any "negative flags" for that method of check verification (driver's license, MICR, etc.).

2. **Check Guarantee** -- Guarantee first performs a **Check Verification**, and then guarantees that the funds are available, regardless of how much money is actually in the check writer's account.

All about Check Conversion/Truncation

Check Conversion/Truncation is one of the newer developments in electronic payment processing. It is a process by which a checking account is immediately debited electronically.

Processing a check conversion is a two-step process:

1. Process whatever check **Sale** transactions you have for that particular day.

2. As with credit cards, there is secondary transmission of information needed to complete a transaction. This is called **Truncation Close**. **Truncation Close** is a menu option under **Batch**.

Note: The important thing to remember is that without re-transmission of the check information, you will not receive your money. Every day that you perform truncations you should perform a truncation close after all transactions are complete.

Check Conversion Up-Close

Check Conversion takes verifying one step further. The first step is to verify/guarantee the check. The second step is to have the funds electronically moved from your customer's checking account to yours.

There are a few different types of check truncation/conversion transactions. We often refer to the different types of transactions as actions. Here is a list of actions with general descriptions:

1. **Verify** -- This action allows you to verify that a checking account exists for your customer and guarantees that the amount of the transaction is available. This action also allows you to perform the first half of a sale transaction. This action does not make information available for re-transmission.

2. **Sale** -- This action reduces the balance of your customers' checking account. A sale actually performs two functions. First, a sale will verify/guarantee a check. Second, it will make the transaction available for re-transmission.

3. **Void** -- This action removes a **Sale** or **Forced** transaction from the re-transmission information. You will be deleting the transaction. You will not get the funds from this transaction. Use the **Void Sale** action to correct mistakes and on same day returns. This action can only be performed before re-transmission.

4. **Force** -- This action makes a verified check transaction available for re-transmission. A **Verify** followed by a **Force** is equivalent to a **Sale**.

All about ECC Check Transactions

Some check services companies provide you with the ability to transmit scanned check images to their servers. These images allow those processors to convert your customers' checks into an electronic transaction. To determine if this ability is available to you, check the section of the **PC**Charge Appendices related to your check services company. By storing check images, you can:

- reduce the amount of paper at the point of sale.
- relieve the merchant from having to physically transport checks.
- provide an exact copy of the check in case of a dispute.

Check with your check service company to determine when or how often you should be scanning check images. Different check services companies have different regulations regarding check image scanning and uploading.

Saving Check Images

PCCharge gives you the option to capture the check image after the physical check is scanned through the **RDM EC5002i** or **eN-Check 2600** device. When **PC**Charge displays the scanned image, you may click **OK** to save the image, **Delete** to delete the image (does not cancel the transaction), or **Print** to print the image via whatever report printer you've set up (see page 72). If you click **Print**, you still have the ability to click **OK** or **Delete**.

About Stored Check Images

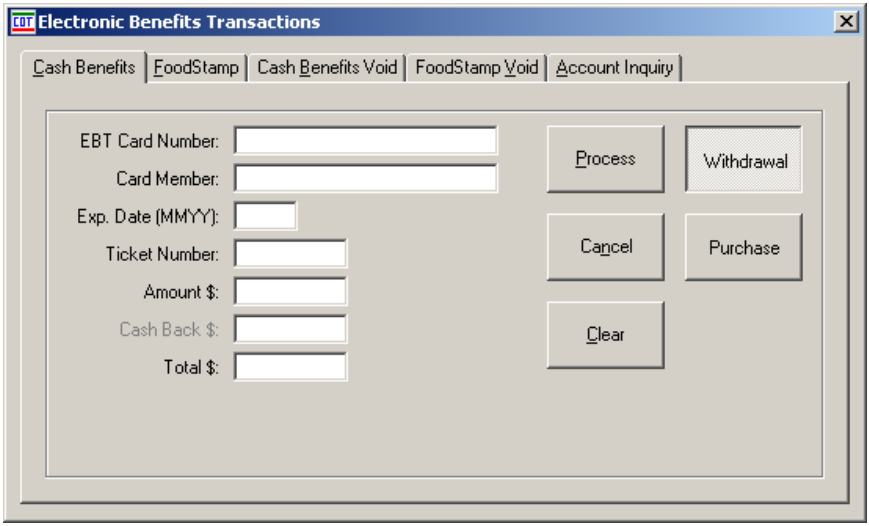
All check images are stored in subdirectories of the **PC**Charge installation directory (usually `C:\Program Files\PCCW`). To view/print these images within **PC**Charge, click **Reports** on the menu bar. Click the **Check Image** option. Consult the section **Check Image** for more information (see page 269).

Uploading Check Images

The section **Upload Check Images** gives instructions on how to transmit check images to your check services provider at the end of the business day (see page 240).

EBT Card Processing

To access the **Electronic Benefits Transactions** window, click **Transactions** on the menu bar. Click the **Electronic Benefits** option. Or, click the **EBT** button on the **Icon Bar**.



Action Tabs

The action tabs allow you to select the desired **Action**: **Withdrawal**, **Void**, etc. Some **Action Tabs** or fields will not be available to certain EBT card processing companies for certain transaction types.

EBT Card Number:

After the EBT card is swiped through the card reader, the EBT card number appears here.

Card Member:

This information is not transmitted to the debit card processing company. It is stored in **PC**Charge's database and can be viewed from the **Reports**.

Exp. Date (MMYY):

Enter the cardholder's credit card account expiration date here. A slash or space is not required. (**Example:** For 01/00, enter 0100)

Ticket Number:

Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number.

Amount $:

Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25)

Cash Back:

Allows you to enter the cash back amount. The cash back is an amount over the amount of purchase. This amount is to be given to the customer. Cash back is a service that EBT transactions allow you to offer to your customers.

Total:

This field shows the total amount of the transaction. It is calculated by adding the **Amount** to the **Cash Back** field.

All about EBT Transactions

Electronic Benefits Transfer (EBT) is a way of issuing and processing certain benefits electronically. The government issues Food Stamps and aid to families with dependant children on EBT cards that resemble credit or debit cards. By the year 2002, the government will be able to issue Social Security payments, Disability payments, and many other government issued payments on these EBT cards. With EBT processing, you can process these payments as you would a debit card. More and more state governments and the federal government will be moving to this form of payment processing to reduce paper work and control fraud.

With EBT transactions, you should keep these two simple rules in mind:

1. EBT transactions can only be performed in a Retail or "face to face" environment. If you are a Mail Order type business, you cannot perform EBT transactions.

2. EBT transactions require you to have a card reader and PIN pad attached to your computer.

As with debit card processing, EBT processing is a two-step process. EBT processors are typically Host Based. As with every Host-based System, you may have the ability to be set up for either **Auto (Time Initiated) Close** or **Manual Close**. Consult your merchant services provider to see what method is available and what method best suits your needs.

There are four types of EBT card transactions. The types are based on the kind of benefit being processed. For instance, if you are processing a transaction with food stamps, you will want to use the transaction type called Food Stamps. The reason for the different types of transactions is that there are different rules governing each type of benefit.

1. **Cash** -- Use this transaction type if you are processing a transaction with an EBT card that was issued for a social security payment.

2. **Food Stamp** -- Use this transaction type if you are processing a food stamp transaction and want to take money from the EBT cardholder's account.

3. **Food Stamp Credit** -- Use this transaction type if you are processing a food stamp transaction and want to deposit money into the EBT cardholder's account.

4. **Account Inquiry** -- This transaction allows you to inquire into a customer's account. You are able to dial into the EBT processing company and view a customer's account. This transaction is not specific to a benefit type. You will be able to perform an inquiry regardless of the type of benefit.

In the next four sections we will break down each transaction type and describe each action available.

Cash EBT Transactions

All transactions that are not food stamp transactions are processed as **Cash** EBT transactions. These **Cash** EBT transactions are very similar to debit transactions because customers can receive cash back from transactions.

There are four types of cash transactions:

1. **Withdrawal** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the EBT cardholder's account to your account, allowing you to then disperse cash to the cardholder.

2. **Purchase/Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the EBT cardholder's account to your account.

3. **Post** -- This action makes an approved Voice Authorization transaction available for re-transmission.

4. **Void** -- This action removes a withdrawal transaction from the re-transmission information. It deletes that transaction. The funds from this transaction will then not be transferred into your account. Use the Void action to correct mistakes and on same day returns. This action has to be performed on the same day.

Food Stamp EBT Transactions

When you are performing a transaction using food stamp benefits, you will need to use **Food Stamp EBT Transactions**.

1. **Purchase/Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the EBT cardholder's account to your account.

2. **Post** -- This action makes an approved Voice Authorization transaction available for re-transmission.

3. **Void** -- This action removes a withdrawal transaction from the re-transmission information. You will be deleting the transaction. You will not get the funds from this transaction. Use the void sale action to correct mistakes and on same-day returns. This action has to be performed on the same day.

4. **Credit** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the EBT cardholder's account.

Food Stamp Credit EBT Transactions

When you are performing a return transaction using food stamp benefits, you will need to use **Food Stamp Credit EBT Transactions**.

1. **Credit** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the EBT cardholder's account.

2. **Post** -- This action makes an approved voice authorization transaction available for re-transmission.

3. **Void** -- This action removes a withdrawal transaction from the re-transmission information. It deletes that transaction. The funds from this transaction will then not be transferred into your account. Use the Void action to correct mistakes and on same day returns. This action has to be performed on the same day.

Account Inquiry EBT Transaction

This transaction type is relatively simple. It is intended only as a maintenance function. The **Account Inquiry** function allows you to verify that there is a certain amount in a customer's EBT account. Simply enter the card number and expiration date. Click **Process** to perform the account inquiry.

Processing EBT Transactions -- A Typical Day

In this section of the transaction primer, we will discuss an average day of processing EBT transactions. Processing EBT transactions is an 8-step process.

1. You open a batch simply by performing your first debit card transaction of the day.

2. Process whatever transactions you have for that particular day.

3. After you have completed processing transactions for the day it is time to prepare for close.

Look at the **EBT Summary** report (see page 258) for the day.

- Make sure that you look at the report for the proper Terminal ID or Merchant Number.
- Does the report look correct?
- Do the totals look correct?
- Does the number of transactions look correct?
- If the report does not check out, view the **EBT Summary** report (see page 258) for both approved and unapproved transactions.

4. You may need to investigate the discrepancies.

5. Do you have to settle/close manually? Are your transactions automatically closed for you?

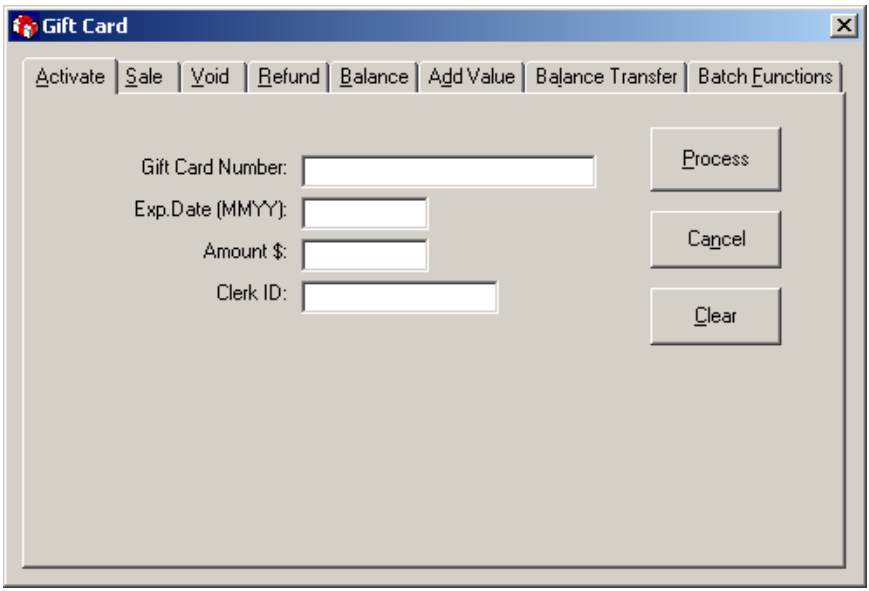
6. If settlement/closure will occur automatically, you are finished.

7. If you must close manually, start the settlement process now.

Typically, you should repeat these seven steps each day of processing EBT card transactions.

Gift Card Transaction Processing

To access the **Gift Card Transactions** window, click **Transactions** on the menu bar. Click the **Gift Card** option. Or, click the **Gift Card** button on the **Icon Bar**.



Action Tabs:

The action tabs allow you to select the desired **Action**: **Validate**, **Register**, etc. Some **Action Tabs** or fields will not be available to certain gift card processing companies for certain transaction types.

Certificate Number:

Enter the cardholder's gift card/certificate number here. In a retail environment, the gift card may be swiped through a card reader. If the card cannot be swiped, type in the **Certificate Number**.

Exp. Date (MMYY):

Enter the cardholder's gift card account expiration date here. A slash or space is not required. (**Example:** For 01/00, enter 0100)

Validation Code:

Validation Code is another name for the card's expiration date. Enter the cardholder's gift card account expiration date here. A slash or space is not required. (**Example:** For 01/00, enter 0100)

Ticket Number:

Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number.

Amount $:

Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25)

Increment Amount $:

Enter the dollar amount to be added to the card or certificate's balance. here The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25).

All about Gift Card Transactions

PCCharge has the ability to process gift cards or gift certificates, either through a swiped transaction or by manually entering the **Certificate Number**. The account number on a gift card is considered a **Certificate Number** in **PC**Charge.

Like credit card processors, gift card processors can be host-based or terminal-Based. Unlike credit card transactions, however, most gift card companies do not require transactions to be settled/closed.

There are several different types of gift card transactions. Many are specific to the gift card processing company used. Refer to the **PC**Charge Appendices for more information on the transactions available through your gift card processing company.

Processing Gift Card Transactions -- A Typical Day

We recommend that you follow these instructions each day that you process gift card transactions.

1. Process your transactions as described in the section **Gift Card Transaction Processing** (see page 159).

2. After you have completed processing transactions for the day, we recommend that you review the day's transactions.

   Look at the **Gift Card** report (see page 268) for the day.

   - View the report associated with your gift card Terminal ID or Merchant Number.
   - Does the report look correct?
   - Do the totals look correct?
   - Does the number of transactions look correct?

3. You may need to investigate any discrepancies that occur.

4. Do you have to manually settle/close your transactions, or are your transactions automatically closed for you?

5. If closure will occur automatically, you are finished. If you must manually settle/close, start that process now.

Frequently Asked Questions

1. ***I'm trying to process a transaction. What does "Serv Not Allowed" mean?***

   If you're using 3rd party POS software or some other interface to **PC**Charge, you may encounter this problem if you're using a card swipe device and the merchant account in **PC**Charge is set up as some card-not-present business type. Additionally, this problem may occur if you try to process a debit or EBT transaction when your merchant isn't set up to process debit cards or EBT cards.

2. ***I'm trying to process a transaction. What does "Error 17" mean?***

   This error will sometimes occur after clicking the **Process** button. To correct this problem, perform the **Repair** and **Compact** procedures as described in the section **Repair/Compact** (see page 184). Re-attempt the transaction. If the error occurs again, reboot your computer and re-attempt the transaction. This error may also occur if you are using any non-alphanumeric characters in the card member name (such as an ampersand (&) or apostrophe (')).

3. ***I'm trying to process a transaction. What does "Error 18" mean?***

   This may be due to a modem setup problem. Change your modem settings by using the **Manual Modem Setup** window (see page 50).

4. ***I'm trying to settle my batch. I'm getting RB errors that end with the letters AMEX or DISC.***

   This is likely because your merchant account is not set up to process a card type included in the batch. If the end of the message is AMEX or DISC, try voiding out transactions of that type. Then perform the **Repair** and **Compact** procedures as described in the section **Repair/Compact** (see page 184). Try settling the batch again. If the batch settles, try re-entering the transactions you'd voided as Post Auths (Post Authorizations). Next, try to settle your batch. If you get the same type of RB error, contact your payment processing company or merchant service provider to set up your account to accept AMEX and Discover cards.

5. ***Why do black fields show up in PCCharge while I'm processing a transaction?***

   Shut down **PC**Charge. Open your Windows **Control Panel** by clicking **Start | Settings | Control Panel**. Double-click the **Display Settings** icon and click the **Appearance** tab. Under **Scheme**, select **Windows Standard**. Click **Apply**, and then click **OK**. Restart **PC**Charge. The fields should now be readable.

6. ***Why are buttons missing from the PCCharge interface?***

   Sometimes certain buttons (**Sale**, **Credit**, **Void**) may seem inaccessible or "chopped in half". This may be because your monitor's resolution is too low. To check this, shut down **PC**Charge. Click **Start** | **Settings** | **Control Panel**. Double-click the **Display Settings** icon and click the **Settings** tab. Now increase your screen resolution. Restart **PC**Charge. The issue should now be resolved.

7. ***How do I transfer PCCharge to a new computer?***

   Consult the sub-section **Transferring PCCharge to a Different Computer** in the section **Backup/Restore**.

8. ***What ports do I need to open on my firewall in order to process Internet transactions?***

   If you are using Vital (VISA), open port 5003. If you are using Nova, open port 8100. If you are using any other processor via TCP/IP Internet, you will need to open port 443.

9. ***Why won't my modem work?***

   Most financial institutions require that transactions be processed via modem communication at 1200 baud with no data compression (7-even-1). Software modems typically cannot step down to 1200 baud for the transactions to be completed. Software modems use the Windows operating system and the computer's processor to handle data transfer. This data transfer is usually compressed by the modem driver software and thus cannot be passed back and forth between our software and the processor. This is not a fault of the **PC**Charge software, but a lack of ability for the modem to pass the transaction information in the required format of the processor. Hardware modems rely on the actual modem to handle the data transfer between the software and the processor. This hardware handling of the data by the modem does not require the software compression associated with Win/Soft modems. Thus, the data can be sent uncompressed in the proper format.

10. ***What information do I need to enter for a regular transaction?***

    The only information required to process a credit card transaction is the card number, expiration date, and the amount. However, this will get you the worst per-transaction rate possible. If your merchant account is set up as Retail, you should use a card swipe device. If your merchant account is set up as Mail Order, E-Commerce, or some other card-not-present business, you should supply as much information as possible (street address, zip code, ticket number, CVV, etc.). Check with your payment processing company to find out how to obtain the best per-transaction rates available for your business type.

11. ***I just received an upgrade for PCCharge. How should I upgrade?***

    If you are using any sort of Point of Sale (POS), make sure that the version is compatible with the version of **PC**Charge that you are upgrading to.

    Consult the sections **System Requirements**, **Upgrade Preparation**, and **Upgrading PCCharge** (see pages 15, 19, and 21).

12. ***What PCCharge reports should I use on a daily basis?***

    The most commonly used reports in **PC**Charge are

    - **Credit Card Detail** -- This report shows you the results of all transactions processed on the specified day.
    - **Batch Pre-Settle** -- This report is used before settling a batch. It shows you all the transactions that are waiting to be settled. View this report before settling your batch to confirm that everything in your batch is correct.
    - **Batch Post-Settle** -- This report is used after settlement has occurred. This report is primarily used to retrieve transaction history.

13. ***How do I find my PCCharge serial number?***

    Click **Help** on the **PC**Charge menu bar (near the top right-hand corner of **PC**Charge window. Click **About**. **PC**Charge will display your 16-digit serial number.

14. ***I'm trying to view a report. What does "Runtime Error 91" mean?***

    This error can often be corrected by using the **Repair** and **Compact** procedures as described in the section **Repair/Compact** (see page 184).

15. ***How do I add a merchant number to PCCharge or change an existing PCCharge merchant number?***

    Visit us online at http://www.pccharge.com/support for the latest information on **PC**Charge merchant number additions/changes.

Offline Processing and Import Files

Simple Explanation: **PC**Charge Pro can load files created using its **Offline Processing** and **Import File** features. These files contain credit card transaction information. This section describes how to create and load these files.

WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

Offline Processing

Simple Explanation: Offline processing allows you to enter all the necessary data for each of your transactions without having to connect to the processing company for each transaction immediately. The card information is saved into a new or existing Super DAT (SDT) file and is held there until the credit card processing company is actually contacted.

Offline processing saves time because the credit card processing company is not contacted for transaction authorization until after the user has finished inputting all transactions and is ready to process them all as one batch (group). It can also be used should you temporarily lose your connection to the credit card processing company.

If you don't think you'll need this ability, skip ahead to the section **Import Files** (see page 169).

WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

How to Process Offline Transactions

1. To enable **Offline Processing**, click **Transactions** on the menu bar. Click the **Credit Card** option. **PC**Charge will display the **Credit Card Transactions** window. Click the **Process Offline** button.

2. **PC**Charge will display a **New/Edit Existing** window, allowing you to create a new SDT file or open an existing one (to add transactions). This Super DAT (SDT) file will contain your offline transactions.

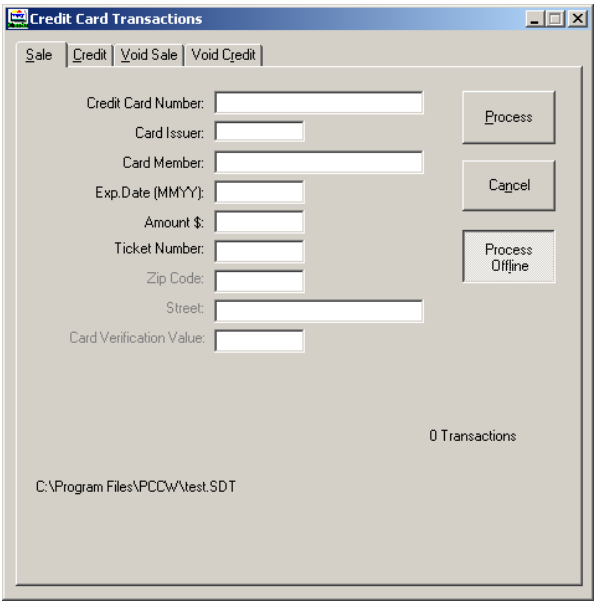
   - If you're creating a new SDT file, enter a filename into the box labeled **File name**. Click the **Open** button to create your file, or click the arrow to the right of the **Look In** drop-down box to browse to a different save location.

   - If you're opening an existing SDT file, select the file you wish to open (you may need to change the **Look In** location to find your file). Click the **Open** button to open the file.

3. Click **OK** to create or load your file. **PC**Charge will return to the **Credit Card Transactions** window. Notice that the **Process Offline** button is activated. This indicates that any transactions processed will be recorded in the file displayed at the bottom of this window.

Note: If your connection to the processing company is still available and you're only using offline processing to speed up transaction processing, you can interrupt offline processing and return to normal processing at any time by clicking the **Process Offline** button again to deactivate it.

4. Process any transactions that you want included in the offline batch of transactions. Clicking the **Process** button saves that transaction to your SDT file, and **PC**Charge will update the transaction count at the bottom of the **Credit Card Transactions** window.



5. When you're done entering transactions, click the **Process Offline** button to close the file and save all the transactions you've just entered. Click **Cancel** to exit the **Credit Card Transactions** window.

6. To actually have your credit card company process the transactions, you'll need to import your SDT file. Consult the section **Processing an Import File** for more information on this subject (see page 174). There are two differences:

   - You must specify ***.sdt** as the file type during step 3. To do this, click the drop-down arrow next to the field labeled **Files of Type** and select the SDT file type. **PC**Charge will then allow you to select your SDT file.

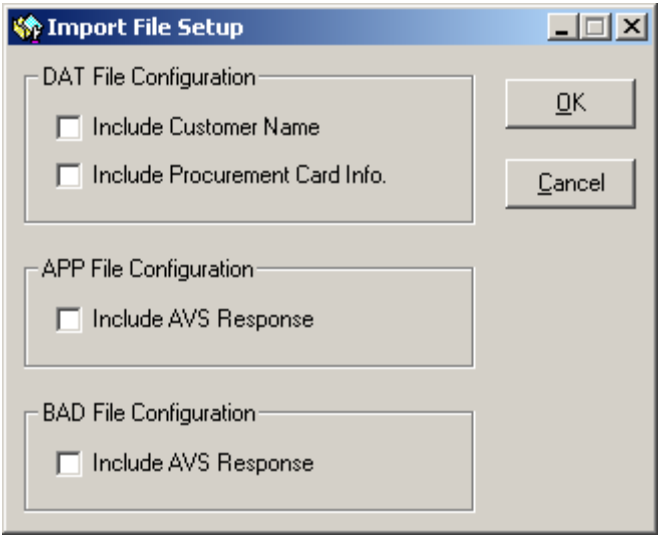
   - SDT files generate an SRP file after being processed instead of an APP and/or a BAD file. This SRP file contains the results for the transactions processed from the SDT file.

Import Files

★	**Simple Explanation:** You may find it useful to process credit card transactions offline. In other words, you may not want to process transactions at the very moment that you get the credit card information, choosing instead to process the transactions sometime in the future. **PC**Charge allows you to do this by providing you with the ability to create and import files containing transaction information. If you don't think you'll need this ability, skip ahead to the section **Utilities Menu** (see page 178).

STOP	**WARNING:** Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

Setting Up PCCharge for Import Files



1. To access the **Import File Setup** window, click **Setup** on the menu bar. Click the **Import File** option.

2. By default, the import file format has seven predefined fields (card number, expiration date, etc.). This window to allows you to configure **PC**Charge to include a customer name field and two commercial card information fields.

   - If you want **PC**Charge to include a customer or cardholder name with each transaction, put a check in the box labeled **Include Customer Name**. We recommend that you do this, since it will make it easier to read your transaction reports.

- If you will be using import files to process commercial cards (AKA corporate or purchasing cards), put a check in the box labeled Include **Procurement Card Info**. The two fields added are a tax amount field and a customer code field.

3. **PC**Charge generates two ASCII text files after processing an import file. These files contain the transaction responses from the credit card processing company. The files' names will be the same as the original import file, and the files' extensions will be `.APP` and `.BAD`. **Example:** `MYFILE.DAT` ➔ `MYFILE.APP` and `MYFILE.BAD`

   - An APP file contains those transactions that were approved and other information pertaining to those transactions (configurable from **Import Files**, see page 169).

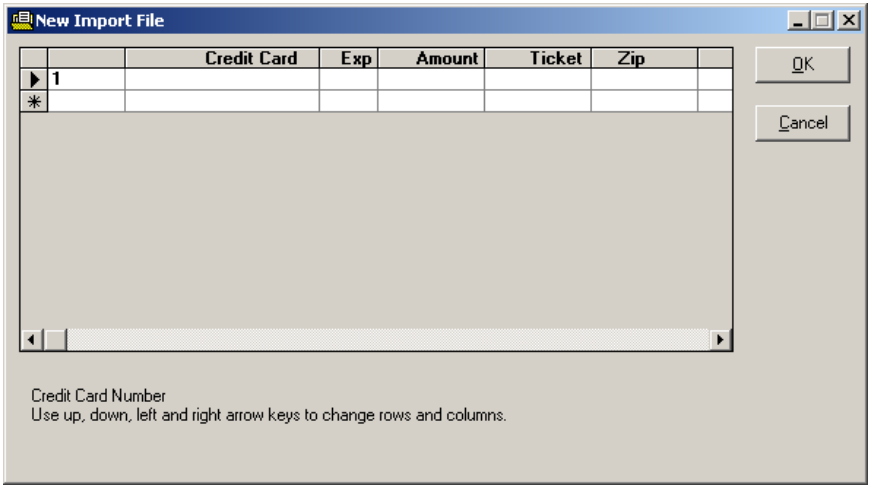
   - A BAD file contains those transactions that were not approved and other information pertaining to those transactions (configurable from **Import Files**, see page 169).

   If you want **PC**Charge to include each transaction's AVS (address verification service) responses in APP or BAD files, put a check in the box labeled **Include AVS Response** (under the appropriate heading). We recommend that you do this if you plan view the detailed APP and BAD files.

4. Click **OK** to save these settings and exit this window.

Creating a New Import File in PCCharge

Note: This section, **Creating a New Import File in PCCharge**, explains how to create an import file using the **PC**Charge interface. If you'd prefer, you can "manually" create an import file using the format described in the section **Creating an Import File With a Text Editor** (see page 172).



1. To access the **New Import File** window, click **File** on the menu bar. Click the **New** option.

2. This window allows you enter transactions (one at a time) that will be saved to an import file. Enter an **Action Code** in the first column. This will tell **PC**Charge what kind of transaction you want to perform on this individual credit card.

   - **Action Code = Transaction** -- 1 = Sale, 2 = Credit, 3 = Void Sale, 4 = Pre-Authorization, 5 = Post-Authorization

3. Enter the credit card number In the **Credit Card** column. Do not use spaces, hyphens, etc.

4. Enter the expiration date for the card format In the **Exp.** column. Use MMYY format, but do not enter a slash, hyphen, etc. between the month and date. **Example:** For an expiration date of October 2004, use `1004`.

5. Enter the dollar amount of the transaction in the **Amount** column. Do not enter a dollar sign with the amount.

6. You may choose to enter a ticket number in the **Ticket** column. This is a number that you designate. It can be any internal reference number. Required for Concord (CCRD) transactions and Paymentech (GSAR) e-Commerce transactions. Entering a ticket number may qualify you for a lower per-transaction rate. Check with your processing company or merchant service provider for details.

7. If you're performing a Void or Post-Auth transaction, enter the auth code from the original Sale or Pre-Auth transaction in the **Zip** column. Otherwise, enter the customer's zip code in the **Zip** column.

8. Enter the customer's street address in the **Street** column.

9. If the following three fields are not accessible, it's because of the way information in the **Import File Setup** window was configured.

   - If you're performing a commercial card transaction, enter the customer's PO number In the **Customer Code** column.

   - If you're performing a commercial card transaction, enter the amount of tax In the **Tax Amount** column.

   - Enter the name on the credit card In the **Customer Name** column.

10. Repeat steps 2 through 11 for each transaction that you want to include in the import file. When you're finished, click the **OK** button. A **Save As** window will appear.

    - The default directory in which import files will be saved is the **PC**Charge directory. However, you can click the arrow to the right of the **Save In** drop-down box to browse to a different save location.

    - Enter a filename in the field labeled **File Name**. Click **Save** to save the file.

Technical Details: By default, import files are saved with the extension `.DAT`. We highly recommend that you do not modify this extension, since **PC**Charge looks for files with this extension when searching for files of this particular format.

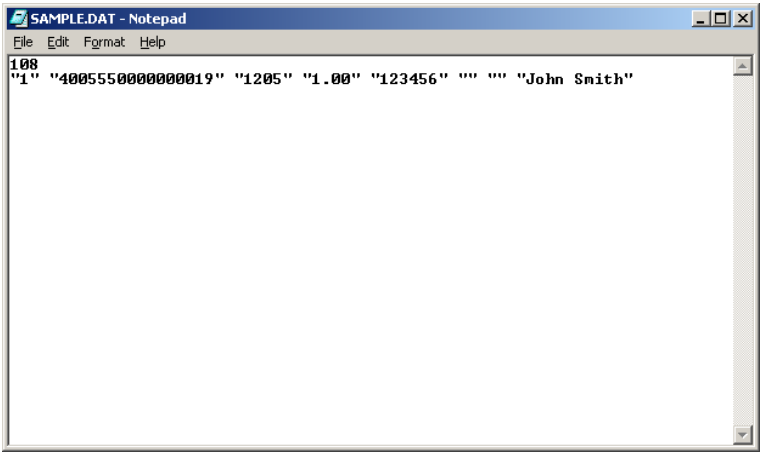
11. You may now proceed to the section **Processing an Import File** (see page 174).

Creating an Import File With a Text Editor

Simple Explanation: As described in the previous section, **Creating a New Import File in PCCharge**, you can create an import file through the **PC**Charge interface. To "manually" create an import file using a text editor (Notepad, WordPad, etc.) or some other application, follow the format described in this section.

WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

Note: American Express level 2 transactions (also known as purchasing cards, corporate cards, or commercial cards) are not supported via the DAT import file format described in this section.



1. These instructions assume that you're creating the file using Microsoft's Notepad, but you should use this format no matter how you create the file.

2. The file line of the file should include the **Number of Fields Code**. Only one **Number of Fields Code** can be entered per file. Note that the **DAT File Configuration** in the **Import File Setup** window does not affect the number of fields specified by this **Number of Fields Code**.

   - **107** -- A **107** is the standard code. There are 7 fields for each transaction when **107** is the **Number of Fields Code**. If no number of fields code is specified, then 107 will be used as the default code.
   - **108** -- There are 8 fields for each transaction when **108** is the **Number of Fields Code**. The extra field is the card member name.
   - **109** -- There are 9 fields for each transaction when **109** is the **Number of Fields Code**. A code 109 allows you to process commercial cards offline. Using this code allows you to include the customer code and tax amount, but does not include the card member name.

- **110** -- There are 10 fields for each transaction when **110** is the **Number of Fields Code**. A code 110 allows you to process commercial cards offline. Using this code allows you to include the customer code, tax amount, and card member name.

3. Enter the fields for each transaction as described in the following **Import File Format** table. Adhere to the following requirements while creating the file:

   - Each transaction must be on one line.
   - Each field must 1be enclosed by a set of quotation marks.
   - Each field must be separated by spaces.
   - If you do not have information for an optional field, enter a set of empty quotes.

4. Save your import file. You can use any filename, but the filename extension must be `DAT`. **Example:** `MYFILE.DAT`

Import File Format

Card Member Name, **Customer Code**, and **Tax Amount** fields are not present in import files with a **Number of Fields Code** of `107`. For those fields, the **Position** column gives the **Number of Fields Code** followed by the position of the field within that type of file.

Field Name	Position	Length	Description
Action	1	1 digit	The number of the desired transaction type. This is a required field. **Valid values:** `1-5` 1 = Sale 2 = Credit 3 = Void Sale 4 = Pre-Authorization 5 = Post-Authorization
Credit Card Number	2	Varies by credit card issuer. Up to 20 digits	The credit card account number. This is a required field.
Expiration Date	3	4 digits	The credit card's expiration date in MMYY format. This is a required field. **Example:** `1008`
Amount	4	Up to 6 digits for dollar amount, 2 digits for cents amount	The amount of the transaction. This is a required field.
Ticket	5	Up to 9 alphanumeric characters	This is a number that you designate. It can be any internal reference number. Required for Concord (CCRD) transactions and Paymentech (GSAR) e-Commerce transactions. Entering a ticket number may qualify you for a lower per-transaction rate. Check with your processing company or merchant service provider for details.

Field Name	Position	Length	Description
Zip Code	6	Up to 9 alphanumeric characters	If performing a Void or Post-Auth transactions, use this field for the transaction's auth code. Otherwise, this field holds the cardholder's Zip code and is an optional field.
Street Address	7	Varies by processing company. Up to 20 alphanumeric characters.	The cardholder's street address. This is an optional field.

Card Member Name	`in 108: 8`
	`in 109: -`
	`in 110: 8`
		Up to 20 alphanumeric characters	The cardholder's name (the name on the front of the card for a commercial card transaction. This is an optional field.

Customer Code	`in 108: -`
	`in 109: 8`
	`in 110: 9`
		Up to 20 digits	The cardholder's customer code for a commercial card transaction. This is an optional field.

Tax Amount	`in 108: -`
	`in 109: 9`
	`in 110: 10`
		Up to 6 digits for dollar amount, 2 digits for cents amount	The tax amount for a commercial card transaction. This is an optional field.

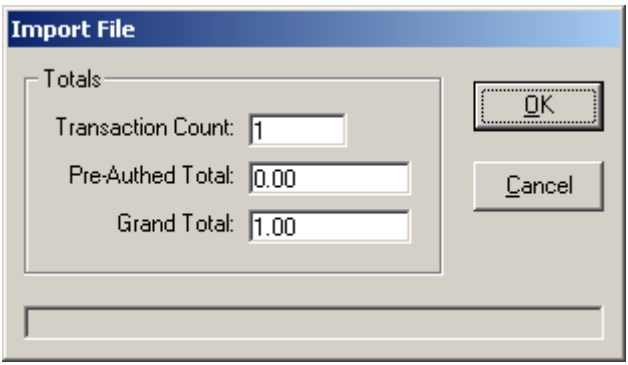
Processing an Import File

1. To access the **Import File** window, click **File** on the menu bar. Click the **Import** option. You may also click the **Import File** icon on the **Icon Bar**.

2. If you have multiple merchant numbers, you will be prompted with the **Select Merchant Number** window. Select the merchant number and company that you want to use to process the transaction and click **OK**.

3. **PC**Charge will display an **Open** window. The default directory displayed is the **PC**Charge directory. If your files were saved to a different location, click the drop-down arrow next to the field labeled **Look in:** (near the top of this window) in order to browse to that location.

4. Select your import file and click the **Open** button. **PC**Charge will display the **Import File** window.



- **Transaction Count** -- The **Transaction Count** is the total number of all transactions included within the import file.
- **Pre-Authed Total** -- The **Pre-Authed Total** is the total dollar value of all pre-auth transactions included within the import file.
- **Grand Total** -- The **Grand Total** is the total dollar value of all transactions included within the import file that are not pre-auths.

5. Click **OK** to start processing the transactions. After your import file has been processed, **PC**Charge will ask if you want to delete the original import file. Most users will want to delete the file to help keep customers' account information secure. You must make a business decision on whether or not it is beneficial for you to keep import files.

WARNING: In order to maintain CISP compliance, you must perform **ONE** of the operations after processing an import file:

1. Delete the import file once it has been processed.
2. Have **PC**Charge encrypt your file, using the following steps.
   - Click **File**, and then click **Open**. Open your import file.
   - Make any desired changes.
   - Click **OK**, and **PC**Charge will display the **Save As** window.
   - Select your original file and click **OK**.
   - **PC**Charge will ask if you want to overwrite. Click **Yes**.
   - Your import file is now encrypted, maintaining your CISP compliance.

To find out more about Visa's CISP program, consult the section **Important Security Notice** (see page 12).

6. **PC**Charge generates two ASCII text files after processing an import file. These files contain the transaction responses from the credit card processing company. The files' names will be the same as the original import file, and the files' extensions will be `.APP` and `.BAD`. **Example:** `MYFILE.DAT` ➔ `MYFILE.APP` and `MYFILE.BAD`

   - An APP file contains those transactions that were approved and other information pertaining to those transactions (configurable from **Import Files**, see page 169).

   - A BAD file contains those transactions that were not approved and other information pertaining to those transactions (configurable from **Import Files**, see page 169).

7. You may use a standard text editor (like Microsoft's Notepad) to view these APP and BAD files and get the results for your transactions, or you may use the **PC**Charge reports to view the detailed transaction history for transactions processed via import files. Consult the section **Reports** for more information on **PC**Charge's reporting capabilities (see page 242).

Converting APP and BAD Files

Simple Explanation: As stated above, **PC**Charge creates two files after processing an import file: an APP file and a BAD file. The APP file contains a list of all of the transactions that are approved. The BAD file contains a list of all of the transactions that were not approved. **PC**Charge provides you with two conversion functions:

1. You can convert a BAD file (transactions that were not approved) to a DAT file (standard import file). This allows you to import the transactions and attempt to process them again.

2. You can convert an APP file of approved pre- authorization transactions to a DAT file of post-auth transactions. You may then import them and process post-auth transactions for the original pre-auth transactions.

Obviously, these functions pertain to specific situations and are not always necessary for general import file processing. The instructions below explain both methods of file conversion.

WARNING: Do not follow these instructions unless you have a specific situation that requires converting a BAD file to a DAT file or a pre-auth APP file to a DAT file (as described in the preceding **Note**).

Converting a BAD file to a DAT file

1. From the **Utilities** menu, select **Convert** and select the **Convert BAD file to DAT file** option.

2. **PC**Charge will display an **Open** window. The default directory displayed is the **PC**Charge directory. If your files were saved to a different location, click the drop-down arrow next to the field labeled **Look in:** (near the top of this window) in order to browse to that location.

3. Select the BAD file that you want to convert to a DAT file. Click the **Open** button.

4. **PC**Charge will display the number of transactions in the file (the **Count**) and the balance of the transactions in the file (the **Balance**). Click **OK** to start processing the transactions.

Converting a Pre-Auth APP file to a DAT file

1. From the **Utilities** menu, select **Convert** and select the **Convert Pre-Auth APP file to DAT file** option.

2. **PC**Charge will display an **Open** window. The default directory displayed is the **PC**Charge directory. If your files were saved to a different location, click the drop-down arrow next to the field labeled **Look in:** (near the top of this window) in order to browse to that location.

3. Select the APP file that you want to convert to a DAT file. Click the **Open** button.

4. **PC**Charge will display a **Convert to** window. The default directory displayed is the **PC**Charge directory. If you want to save your DAT file to a different location, click the drop-down arrow next to the field labeled **Look in:** (near the top of this window) in order to browse to that location.

5. Enter a filename into the box labeled **File name**. Click the **Open** button.

6. **PC**Charge will display a **Convert** window that will display the name and path of the original pre-auth APP file and the post-auth DAT file that will be created. Click **OK** to start the conversion.

7. **PC**Charge will notify you when the process is complete. Click **OK** and then **Close** to return to the main **PC**Charge window.

8. To process the resulting post-auth DAT file, simply follow the instructions given in the previous section, **Processing an Import File** (see page 174).

Utilities Menu

★	**Simple Explanation:** The **Utilities** menu provides you with some powerful tools that can be used to improve the functionality, stability, and usability of your **PC**Charge environment. Many users will not need to use these tools on a regular basis (except for the **Backup/Restore** and **Repair/Compact** functions, which should be used regularly). We highly recommend that all users review this section of the manual to understand these tools.

The **Utilities** menu allows you to access the following functions:

- **Configuration Disk**
- **Backup Files**
- **Restore Files**
- **Repair**
- **Compact**
- **Transaction Archive/Purge**
- **Convert**
  - **BAD file to DAT file**
  - **Pre-auth APP file to DAT file**
- **Retrieve Account Number**
- **Data Manager**

To access the **Utilities** menu options, click **Utilities** on the menu bar.

Configuration Disk

Simple Explanation: The **Configuration Disk Maintenance** window allows you to create or restore from a backup configuration disk. The configuration disk described here is just like the one described in the section **Update Configuration Disk** (see page 47).

Note: The difference between the configuration disk and the backup/restore functions is that the backup/restore functions use ZIP compression and also save **PC**Charge's database.

Updating/Creating a Configuration Disk

1. To access the **Configuration Disk Maintenance** window, click **Utilities** on the menu bar. Click the **Configuration Disk** option.

2. Select the option **Update/Create Config Disk** and press **OK**. **PC**Charge will warn you that your existing configuration disk will be overwritten. This is referring to the merchant information you have on your existing configuration disk, if you're using a pre-existing disk. If you're using a blank disk, this warning does not apply. Click **OK** if you wish to continue and overwrite any existing information.

3. **PC**Charge will prompt you to insert your configuration disk. You may insert the floppy configuration disk that you received with **PC**Charge, a more recent configuration disk that you personally created using **PC**Charge, or a blank floppy disk.

4. Click **OK** when ready, and **PC**Charge will prompt to specify a save location.

5. Click **Open**, and **PC**Charge will save your current **PC**Charge merchant account information to that disk.

Restoring from a Configuration Disk

1. To access the **Configuration Disk Maintenance** window, click **Utilities** on the menu bar. Click the **Configuration Disk** option.

2. Select the option **Restore From Config Disk** and press **OK**. **PC**Charge will warn you that your existing merchant information will be overwritten. This is referring to the merchant numbers you have set up in **PC**Charge. The **PC**Charge database and your history of transactions will not be overwritten. Click **OK** if you wish to continue.

3. **PC**Charge will prompt you to insert your configuration disk. You may insert the CD or floppy configuration disk that you received with **PC**Charge, or you may insert a more recent configuration disk that you personally created using **PC**Charge. Click **OK** when ready, and **PC**Charge will restore your merchant account information from that disk.

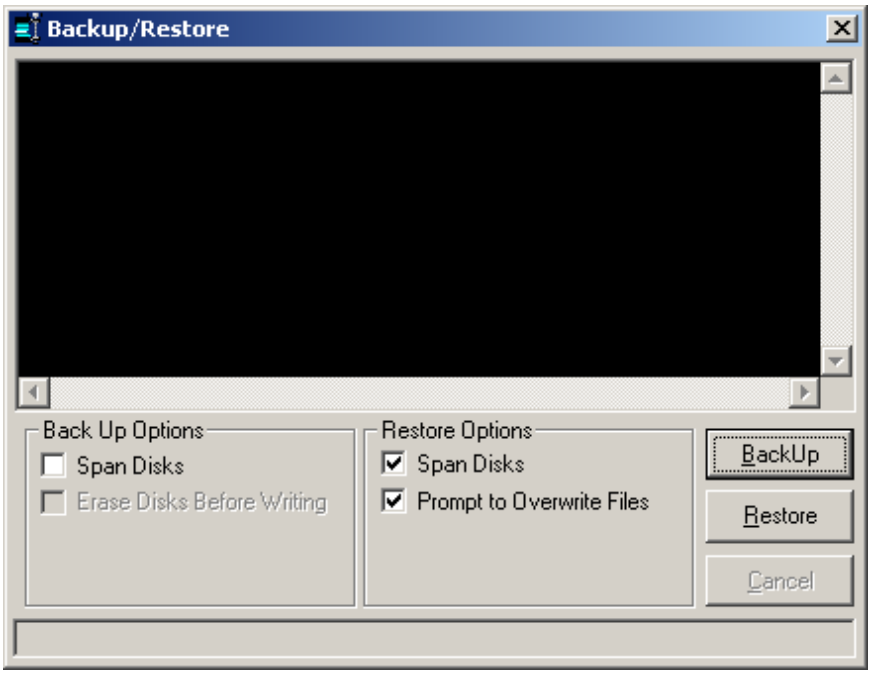
Backup/Restore

★	**Simple Explanation:** **PC**Charge provides users with the ability to back up and restore critical user information and transaction records. We **HIGHLY** recommend that you regularly use this feature in order to help secure your payment processing data (in case of system failure, accidental deletion, etc.).

PCCharge's backup files (restoration information) contain your merchant account information and your **PC**Charge database. If you regularly maintain your restoration information, all you would have to do in the event of catastrophic data loss would be to reinstall **PC**Charge and use this feature to retrieve your restoration information.

Additionally, you can use this feature of **PC**Charge should you ever need to move your copy of **PC**Charge from one computer to another computer. The sub-section **Transferring PCCharge to a Different Computer** (found later in this **Backup/Restore** section) gives instructions on this procedure.

☛	**Note:** We **HIGHLY** recommend that you not back up to your own hard drive, as this defeats the purpose of a backup in the event of system failure. You can use almost any standard, spacious (>50mb), removable media to back up your **PC**Charge data (**Example:** USB drive, Zip drive, CD-RW, etc.) Your restoration information can be saved across your network to another computer's hard drive. You can even use multiple 3½-inch floppy disks. However, the **PC**Charge restoration information will likely require over a dozen 3½-inch floppy disks.



Backing Up Your PCCharge Files

1. Click **Utilities** on the **PC**Charge menu bar. Click **Repair**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Process Complete`".

2. Click **Utilities** on the **PC**Charge menu bar. Click **Compact**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Process Complete`".

3. Click **Utilities** on the **PC**Charge menu bar. Click **Backup files…**. A window titled **Backup/Restore** will appear.

    - The option labeled **Span Disks** (in the **Back Up Options** section) allows you to use multiple disks (for example, if you'll be using floppy disks for back up). Check this option if you think your restoration information will take up more than one disk.

WARNING: If you check the option labeled **Span Disks**, the option **Erase Disks Before Writing** becomes accessible (and is checked by default). If this option is checked, any removable disk you insert to use as backup media will be completely erased prior to the back up process. This does not apply to hard disks.

4. Click the **BackUp** button. A window titled **Back Up Data Files to…** will appear.

Note: The **PC**Charge backup function defaults to saving the information to floppy disk(s). Make sure the disk(s) you use do not contain important information or are already formatted. If you are back up your information to removable media (floppy disks, Zip disks, etc.), **PC**Charge **WILL ERASE** the contents of the volume(s). If you are backing up to a hard drive, **PC**Charge **WILL NOT ERASE** the contents of the selected volume.

5. Browse to the location of the backup media you wish to use. Click the **Open** button to initiate the backup process. **PC**Charge will begin to pack your restoration information into a file named `BACKUPID.ZIP` (by default). You may be prompted to insert additional disks to contain any data that will not fit on the previous volume. Once the backup process has completed, store your restoration information in a safe place.

Restoring PCCharge Backup Files

1. Click **Utilities** on the **PC**Charge menu bar. Click **Restore files…**. A window titled **Backup/Restore** will appear.

2. The option labeled **Span Disks** (in the **Restore Options** section) allows you to retrieve your restoration information from multiple disks (if the data was originally "spanned" across multiple disks). Most users should leave this option checked.

3. If you uncheck the option labeled **Prompt to Overwrite Files**, **PC**Charge will overwrite any files in your **PC**Charge directory with whatever is contained within your restoration information.

4. Click the **Restore** button. A window titled **Restore Data Files from…** will appear.

5. Browse to the location of the backup file you wish to use (named `BACKUP.ZIP` by default). Click the **Open** button to initiate the restoration process. **PC**Charge will begin to unpack your restoration information into the **PC**Charge installation directory. You may be prompted to insert additional disks (if the original backup spanned several disks). Once the restoration process has completed, shut down and restart **PC**Charge. You may now proceed with processing transactions.

Transferring PCCharge to a Different Computer

Note: This procedure will not allow you to use **PC**Charge on two different computers. This procedure only allows you to transfer your installation of **PC**Charge from one computer to a different one.

1. Start your copy of **PC**Charge on the "old" computer.

2. The person who normally settles/closes batches should complete this step.

   Settle or close any batches you may have that are open. To do so, click **Batch** on the **PC**Charge menu bar (near the top of the **PC**Charge main screen). Click **Settle…** or **Close…** (varies by processing company). Proceed with normal batch settle/close steps. You must settle/close ALL open batches for ALL accounts before transferring--otherwise, data may be lost and money may not be transferred to your account(s).

   If your account is host-based and set to "auto close", it is recommended that you transfer **PC**Charge after the auto close has taken place and before any new transactions are processed.

3. Review the section **System Requirements** to make sure that the "new" computer meets those requirements (see page 15).

4. Install **PC**Charge on the "new" computer. Follow the standard installation procedure as described in the section **Installation** (see page 23). You do not need to start, set up, or configure **PC**Charge at this time.

5. Return to the "old" computer. Create a backup of your **PC**Charge files using the procedure described in the sub-section **Backing Up Your PCCharge Files** (found earlier in this **Backup/Restore** section). Make sure that whatever media you use to back up your **PC**Charge files can be accessed by the "new" computer.

6. Return to the "new" computer. Start **PC**Charge.
   - Click **No** when asked if you have a configuration disk.
   - Enter your **PC**Charge serial number.
   - Click **Cancel** when the **Configure Setup** (or **Preferences**) window appears.
   - Click **Cancel** when the **Company Setup** window appears.
   - Click **OK** when **PC**Charge warns that your credit card company is not set up.

7. Restore your **PC**Charge files (from the "old" computer) using the procedure described in the sub-section **Restoring PCCharge Backup Files** (found earlier in this **Backup/Restore** section).

8. You may now begin processing transactions using your "new" computer. We recommend that you wait at least one month before uninstalling **PC**Charge from your "old" computer, or that you back up your entire **PC**Charge directory from that computer to removable archive media (CD-R, or some other comparably sized media).

Repair/Compact

Simple Explanation: The **Repair/Compact** database functions allow you to clean and repair your database. These two functions should be used together. Always perform a **Repair** first, followed by a **Compact**.

We **HIGHLY** recommend that you regularly use these features in order to help keep your database structured and compact. You should also use these features after you perform a **Void Sale** transaction.

Note: These two functions should be used together. Always perform a **Repair** first, followed by a **Compact**.

Repairing and Compacting the PCCharge Database

1. To access the **Repair Database** function of **PC**Charge, click **Utilities** on the menu bar. Click the **Repair** option. **PC**Charge will take a few moments to repair your database, depending on its size.

2. **PC**Charge will notify you when the process is complete. Click the **OK** Button.

3. To access the **Compact Database** function of **PC**Charge, click **Utilities** on the menu bar. Click the **Compact** option. **PC**Charge will take a few moments to compact your database, depending on its size.

4. **PC**Charge will notify you when the process is complete. Click the **OK** Button.

5. Your database has now been repaired and compacted. Again, we **HIGHLY** recommend that you regularly use these features in order to help keep your database structured and compact.

Transaction Database Archiving

Simple Explanation: During daily use, **PC**Charge automatically stores in its database records of your transaction processing. This database will obviously increase in size over time, and may decrease operational efficiency, slow down transaction processing, and increase the likelihood of database corruption. Our **Transaction Database Archive** helps you to prevent such issues by providing you with an efficient and simple means of moving older transactions from your working database to a separate archive database.

Note: The **Transaction Database Archive** is currently only intended for use with terminal based processing companies. Host based companies store transaction information on their systems, so **PC**Charge can't know if individual transactions are active or inactive. To determine if your credit card processing company is terminal or host based, consult the section of the **PC**Charge Appendices that relates to your credit card processing company.

Only transactions that are "complete" will be archived by the **Transaction Database Archive**. This includes the following types of transactions:

- Successfully settled/closed Sale transactions
- Successfully settled/closed Post-Auth transactions
- Successfully settled/closed Void transactions
- Follow-on transactions associated with successfully settled/closed Post-Auth & Sale transactions
- Declined transactions

Transactions that are never archived include:

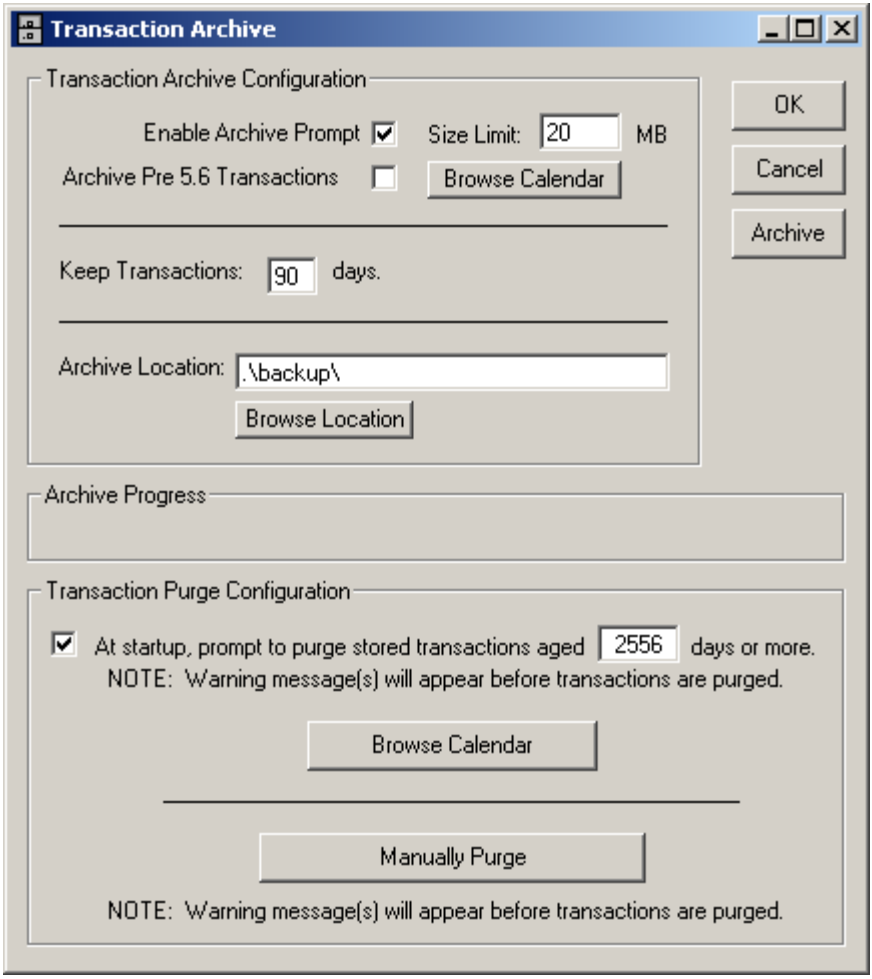
- "Active" transactions (those transactions that have not been settled/closed)
- "Open" Pre-Auth transactions (those without a successfully settled/close Post-Auth

Setting Up Transaction Database Archiving

Simple Explanation: **PC**Charge scans its program directory during startup. If its database exceeds the **Size Limit** specified in the **Transaction Archive** window, **PC**Charge will ask if you want to archive the database. If you decide to archive the database, those transactions that are applicable to archiving and that are older than the **Keep Transaction** value will be archived.

1. To access the **Transaction Archive** window, click **Utilities** on the menu bar. Click the **Transaction Archive/Purge** option.

2. By default, the box labeled **Enable Archive Prompt** is checked. We **HIGHLY** recommend that most users leave this checked, since this means that **Transaction Database Archiving** is turned on. If you do expect to process a very high volume of transactions on a daily basis, you may choose to uncheck this box, click **OK**, and skip ahead to the section **Transaction Database Purging** (see page 189).



3. If it the **PC**Charge database exceeds the **Size Limit** specified in this window, **PC**Charge will ask you during program startup if you want to archive the database. The default value is 20 megabytes. We recommend that you leave the **Size Limit** at its default value unless you expect to process a very high volume of transactions on a daily basis.

    - The **Archive** button in the **Transaction Archive** window performs the same database checking and will prompt you if necessary. The difference is that if the box labeled **Enable Archive Prompt** is checked, **PC**Charge will automatically prompt you to archive your database.

4. If this is your first installation of **PC**Charge (not an upgrade), leave the box labeled **Archive Pre 5.6 Transactions** unchecked and skip ahead to step 5. If you upgraded to this version of **PC**Charge from version 5.6 or earlier, review the following information:

- **PC**Charge versions 5.6 and later record the "status" of a transaction in the **PC**Charge database. For example, successfully settled Sale transactions are recorded as "settled", and declined transactions are recorded as being "declined".

- Versions of **PC**Charge earlier than 5.6 did not record the status of a transaction. Newer versions of **PC**Charge cannot determine the status of these older transactions, and therefore cannot determine whether these transactions are ready for archiving.

- If you **DO NOT** check this box, **PC**Charge will only archive those transactions that are post-5.6 and that are older than the **Keep Transactions** date.

- If you **DO** check the box labeled **Archive Pre 5.6 Transactions**, **PC**Charge will archive pre-5.6 transactions (even though it cannot determine their status). If you decide to check this box, we **HIGHLY** recommend that first you back up your **PC**Charge directory. Secondly, use the reports and make sure that there are no open Pre-Auths awaiting a Post-Auth. Settle/close any open batches. You may then proceed with archiving pre-5.6 transactions

5. By default, **PC**Charge deposits database archives into the `backup` directory in the main **PC**Charge directory as displayed in the field **Archive Location**. Most users should accept this default, but you may specify a different directory by typing it in, or by using the **Browse Location** button.

6. **PC**Charge will not archive transactions that are older than the value in the box labeled **Keep Transactions**. By default, this amount is 90 days. Most users should accept this default, but you may specify a different length of time by specifying it in the box labeled **Keep Transactions**, or by using the **Browse Calendar** button. Note that this does not set an absolute date (like October 9th, 1974); it only is a reference for selecting a relative date (like 30 days).

Note: Even if you set **Keep Transactions** to `0`, **PC**Charge will not archive those transactions that are awaiting settlement.

7. You may safely ignore the lower half of this window (**Transaction Purge Configuration**) for now, since it's explained later in this manual.

8. **PC**Charge's **Transaction Database Archive** functionality is now set up. The following section gives instructions on to use **Transaction Database Archiving**.

Using Transaction Database Archiving

Note: No matter what you select in the **Transaction Archive** window, **PC**Charge does not automatically archive the database. Instead, **PC**Charge will warn you during startup if the conditions you specify in this window are met. You can also click the **Archive** button in the **Transaction Archive** window to have **PC**Charge archive the database.

1. If **Enable Archive Prompt** is checked in the **Transaction Archive** window, **PC**Charge will examine its database during startup. If the size of the **PC**Charge database exceeds the **Size Limit** specified in this window, **PC**Charge will ask you if you want to archive the **PC**Charge database.

2. We recommend that most users click **Yes** to increase operational efficiency, speed up transaction processing, and decrease the likelihood of database corruption.

Technical Details: If you click **Yes**, **PC**Charge will first check to see how old the transactions in its database are. It will then consult the value of the **Keep Transactions** in the **Transaction Archive** window. Transactions that are younger than **Keep Transactions** *will not* be included in the archive. Transactions that are applicable to archiving *and* that are older than **Keep Transactions** will be moved out of the current database and into the archived database.

3. **PC**Charge will consult the value of the **Archive Location** in the **Transaction Archive** window to determine where it should put the archived database. You can configure this location in the **Transaction Archive** window.

4. If you've previously archived the database, **PC**Charge will append any newly archived transactions to that existing database (unless you specify a different **Archive Location**).

5. After **PC**Charge has completed the archive process, perform a **Repair/Compact**:

   - Click **Utilities** on the menu bar. Click the **Repair** option. **PC**Charge will take a few moments to repair your database, depending on its size.

   - **PC**Charge will notify you when the process is complete. Click the **OK** Button.

   - Click **Utilities** on the menu bar. Click the **Compact** option. **PC**Charge will take a few moments to compact your database, depending on its size.

   - **PC**Charge will notify you when the process is complete. Click the **OK** Button.

6. You database has now been archived, repaired, and compacted. You should follow these steps whenever **PC**Charge asks you if you want to archive the **PC**Charge database.

Transaction Database Purging

Simple Explanation: In response to the recent CISP requirements from Visa, **PC**Charge now allows users to purge (delete) transactions from their **PC**Charge databases that are older than a configurable amount. This is different from the archive feature because the archive feature simply backs up transactions to a database. The purge feature will actually delete transactions from the applicable databases (`pccw.mdb` and `pccwhist.mdb`).

Note: You can get the most current information regarding CISP by visiting http://www.visa.com. The following information was taken from that site:

In April 2000, Visa announced the launch of its Cardholder Information Security Program (CISP). Approved in October 1999 and mandated June 2001. CISP defines a standard of due care for securing Visa cardholder data, wherever it is located. CISP compliance has been required of all entities storing, processing, or transmitting Visa cardholder data. Members must comply with CISP and are responsible for ensuring the compliance of their merchants and Agents—whether they support Issuing or Acquiring activity—for all payment channels, including retail (brick-and-mortar), mail/telephone-order, and e-commerce.

WARNING: Purging is permanent. Once deleted, transactions cannot be recovered.

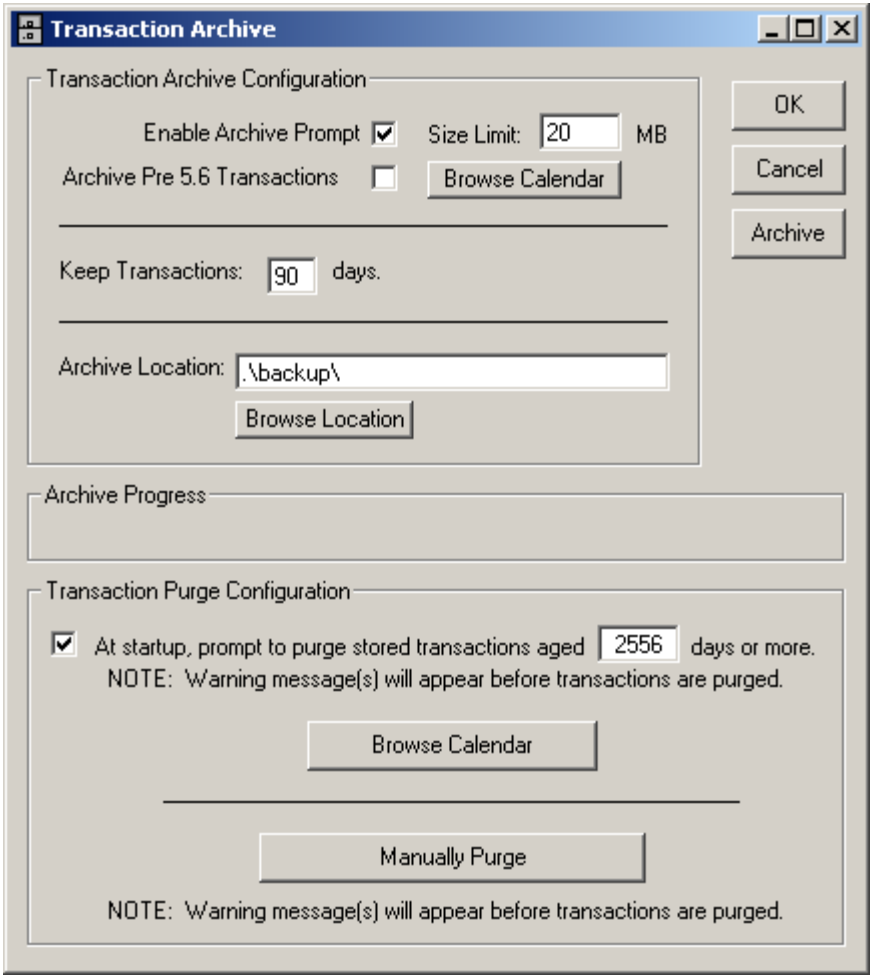
Setting Up Transaction Database Purging

1. You may safely ignore the upper half of this window (**Transaction Archive Configuration**) for now, since it was explained in the previous section.

2. By default, the checkbox in the **Transaction Purge Configuration** section of this window is checked. We **HIGHLY** recommend that most users leave this checked, since this means that **PC**Charge will automatically prompt you to purge your database. If you uncheck this box and forget to purge your database at the appropriate time, your business may no longer be CISP compliant and may be liable to fines imposed by various financial agencies.

3. If it the **PC**Charge database exceeds the **aged** ## **days or more** value specified in this window, **PC**Charge will ask you during program startup if you want to purge the database. The default value is 2556 days (7 years). Most users should accept this default, but you may specify a different directory by typing it in, or by using the **Browse Location** button. Note that this does not set an absolute date (like October 9th, 1974); it only is a reference for selecting a relative date (like 3650 days).

4. **PC**Charge's **Transaction Database Purging** functionality is now set up. The following section gives instructions on to use **Transaction Database Purging**.

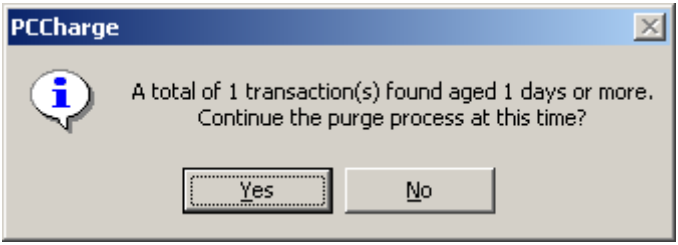


Using Transaction Database Purging

☛	**Note:** No matter what you select in the **Transaction Archive** window, **PC**Charge does not automatically archive the database. Instead, **PC**Charge will warn you during startup if the conditions you specify in this window are met. You can also click the **Archive** button in the **Transaction Archive** window to have **PC**Charge archive the database.

1. If the checkbox in the **Transaction Purge Configuration** section of the **Transaction Archive** window is checked in the **Transaction Archive** window, **PC**Charge will check its databases during startup to see how old the transactions are. Transactions that are older than the value shown in the **Transaction Archive** window will be purged from the databases. Transactions that are younger than this value will not be purged.

2. If **PC**Charge finds applicable transactions, it will ask you if you want to continue with the purge process.

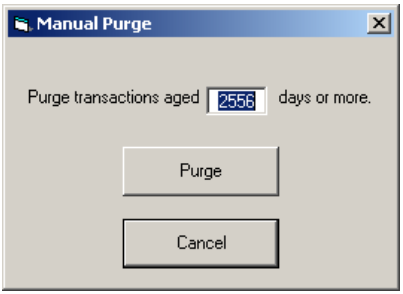


3. If you click **Yes**, **PC**Charge will delete the transactions from its databases.

STOP	**WARNING:** Purging is permanent. Once deleted, transactions cannot be recovered.

Manual Transaction Database Purging

1. If you click the **Manually Purge** button in the **Transaction Archive** window, a new window will pop up allowing you to specify which transactions you want to purge from the databases. Editing this value will not affect the **aged** ## **days or more** value configured in the **Transaction Archive** window.



2. If you click **Purge**, **PC**Charge will first check to see how old the transactions in its databases are. It will then consult the value of the **aged** ## **days or more** value in the **Transaction Archive** window. Transactions that are older than the **aged** ## **days or more** value will be purged from the databases. Transactions that are younger than the **aged** ## **days or more** value will not be purged.

STOP	**WARNING:** Purging is permanent. Once deleted, transactions cannot be recovered.

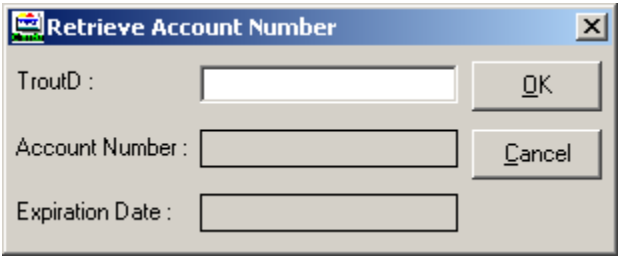
Convert

Simple Explanation: The **Convert** option in the **Utilities** menu allows you to convert **PC**Charge APP and BAD files to import files. Since this ability is associated with **PC**Charge's import files, it is documented in the **Import Files** section of **Offline Processing and Import Files** (see page 169).

Retrieve Account Number

Simple Explanation: **PC**Charge masks your customers' account numbers and expiration dates from view in its reports. This is a safety measure to help prevent unauthorized access to sensitive customer data. However, this means that you can't use the reports to look up a customer's account number or expiration date. As a result of this, we've developed the **Retrieve Account Number** feature. This feature allows you to retrieve a customer's account number or expiration date from the **PC**Charge database.

Note: Access to this powerful feature can be restricted by setting up cashier privileges. Consult the section **Cashier Privileges Setup** for more information on this subject (see page 84).



1. To access the **Retrieve Account Number** window, click **Utilities** on the menu bar. Click the **Retrieve Account Number** option.

2. Enter the **TroutD** (transaction routing ID) number assigned to the transaction by **PC**Charge. You can find out what **TroutD** is associated with a transaction by looking on the transaction's receipt or by viewing the reports.

3. After you enter the desired transaction's **TroutD**, click **OK**. PCCharge will display the customer's **Account Number** and **Expiration Date**.

Recurring and Installment Billing

Simple Explanation: **PC**Charge Pro has the ability to schedule multiple transactions for later billing. This includes recurring billing (same amount repeated for an indefinite or specific length of time) and installment billing (to pay off a known amount).

Almost all **PC**Charge certified processing companies will fully recognize a recurring transaction and will handle it as such. Check with your processing company or merchant service provider for more information on how they process recurring billing transactions, or for information on any special per-transaction rate programs for recurring transactions.

The following section explains how to enter a customer's personal information, initiate a billing cycle (contract), and set up a payment contract. We recommend that you review this section to determine if **PC**Charge's recurring billing features might be useful for your business. If you do not plan to use **PC**Charge's recurring and installment billing features, you may skip ahead to the section **Batch Functions** (see page 213).

Customer Database

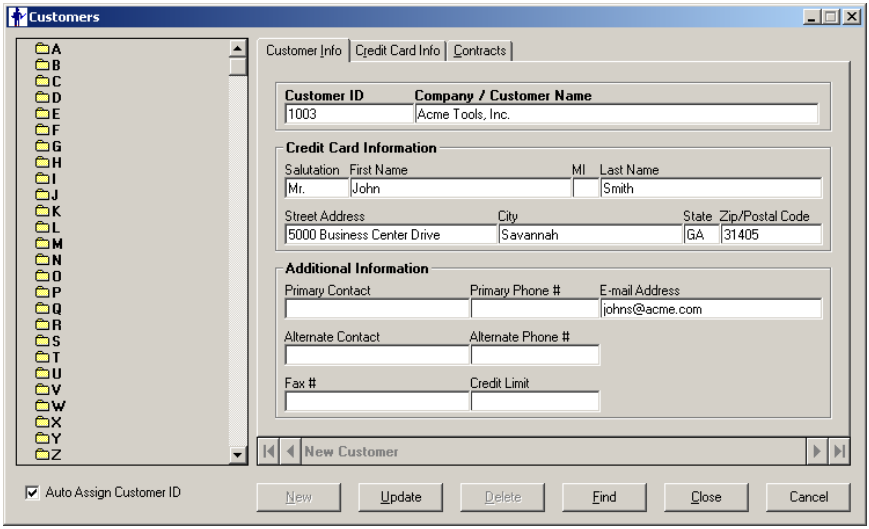
The **PC**Charge customer database allows you to store information about your clients, process transactions, and create recurring billing contracts. There are three main sections of the **Customers** window:

- **Customer Info** -- Allows you to record a customer's personal information
- **Credit Card Info** -- Allows you to record a customer's credit card information
- **Contracts** -- Allows you to create recurring billing contracts for customers

The following sections give instructions on how to use the different sections of the **Customers** window.

Customer Info

Simple Explanation: The **Customer Info** section of the **Customers** window allows you to store, view, and edit a customer's credit card information. This information is stored in the **PC**Charge customer database.



Creating a New Customer

1. To access the **Customers** window, click **Customers** on the menu bar. Click the **Customers** option. Click the **Credit Card Info** tab. Note that you can also use the right and left arrows at the bottom of this window to browse through your customers.

2. From the **Customer Info** section of the **Customers** window, click the **New** button.

3. You can manually create a **Customer ID**, or **PC**Charge can auto-create the **Customer ID** field. If you check the box labeled **Auto Assign Customer ID**, **PC**Charge will automatically create a **Customer ID** when you click the **New** button.

4. Enter your customer's personal information. It is not necessary to use every field. However, you must at least provide a **Company Name** or **First Name** & **Last Name**. If you fill out a **First Name** and **Last Name** but not a **Company Name**, **PC**Charge will generate a **Company Name** for you.

Note: **PC**Charge will only allow you to use a letter for the first character of **Company Name**. Any characters that follow can be letters or numbers. Additionally, all punctuation is prohibited (due to database restrictions).

Note: You'll usually get the best per transaction rate from your credit card processing company if you provide complete name and address information. Check with your processing company for information on how to get the best per transaction rate.

5. The **Credit Limit** field allows you to specify (in dollars) a credit limit for the displayed customer. This field is just a convenient reference; it does not actually affect whether or not **PC**Charge will allow a transaction to be processed.

6. After filling out all applicable fields, click the **Update** button. You will be prompted to commit changes. If you click **Yes**, your information will be saved. A plus sign should appear next to the corresponding folder (on the left side of the **Customers** window). A plus sign shows that a folder contains on or more entries. The entries in the database are listed alphabetically by the **Company Name** field.

Deleting a Customer

You can permanently remove an entry from the customer database. Use this feature carefully, as customers cannot be retrieved once deleted.

1. To access the **Customers** window, click **Customers** on the menu bar. Click the **Customers** option. Click the **Credit Card Info** tab.

2. From the **Customer Info** section of the **Customers** window, click the **Delete** button.

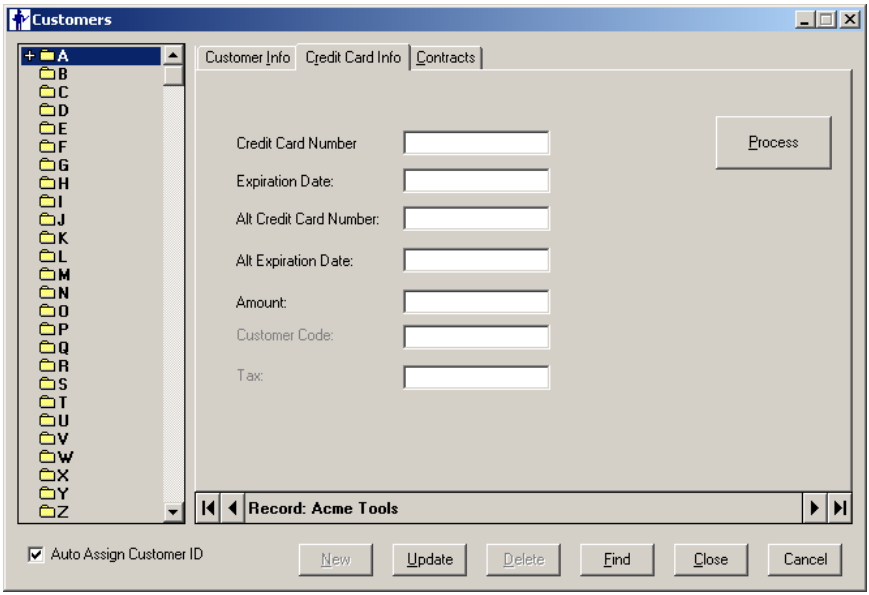
3. You'll be prompted with a message box asking for confirmation that **PC**Charge should delete the current selected customer. If you select **Yes**, that customer's information will be permanently erased from the database.

Finding an Existing Customer

Click the **Find** button to access the **Find Customer** window and search through customer database entries for a particular customer. The search allows you to use the **Customer ID**, **Company Name**, and **Last Name** fields from the **Customers** window to find the desired customer. Select the field you would like to use in the search, and enter the information you'd like to find (using the **Search For** field).

Credit Card Info

★	**Simple Explanation:** The **Credit Card Info** section of the **Customers** window allows you to store a customer's credit card information in the **PC**Charge customer database. You can also use this section to process individual transactions for specific customers.



Recording a Customer's Credit Card Information

1. Click **Customers** on the menu bar. Click the **Customers** option. Select the customer whose credit card information you wish to view/edit. If you have not entered any customers into the customer database, refer the subsection **Creating a New Customer** in the section **Customer Info** (see page 196).

2. Click the **Credit Card Info** tab to access the **Credit Card Info** section of the **Customers** window. The values in the **Credit Card Number**, **Expiration Date**, **Alt Credit Card Number**, and **Alt Expiration Date** fields are pulled from the **Customer Info** window. You can also use the right and left arrows at the bottom of this window to browse through your customers.

3. Enter the customer's **Credit Card Number** and **Expiration Date**. If an alternate credit card number is available for customer, enter that information into **Alt Credit Card Number** and **Alt Expiration Date**. This information can be used to create recurring billing contracts, and can also be used to process individual transactions from the **Customer Transactions** window (see page 200). The **Alt Credit Card Number** and **Alt Expiration Date** fields may be left blank.

4. You can enter an **Amount** if you expect to constantly manually process transactions for this customer for the same amount (instead of using **PC**Charge's automatic recurring billing). This field may be left blank.

5. If you're performing a commercial card transaction and your processing company is set up to process commercial cards, enter the cardholder's **Customer Code** and **Tax** amount. These fields are not available for editing unless you're processing a commercial card. Refer to the section **All about Commercial Card Processing** for more information on commercial cards (see page 135).

6. Click the **Update** button, and your customer's credit card information will be saved to the **PC**Charge customer database. After you click **Update**, only the first four and last four digits of the credit card number will be displayed (for security reasons), but the entire number is stored in the customer database.

Editing a Customer's Credit Card Information

1. To edit an existing customer's credit card information, you must first select a customer using the folder on the left of the **Customers** window. If you have not entered any customers into the customer database, refer the subsection **Creating a New Customer** in the section **Customer Info** (see page 196).

2. Make any changes as necessary.

3. Click the **Update** button, and your customer's credit card information will be saved to the **PC**Charge customer database. After you click **Update**, only the first four and last four digits of the credit card number will be displayed (for security reasons), but the entire number is stored in the customer database.

Processing a Customer Transaction

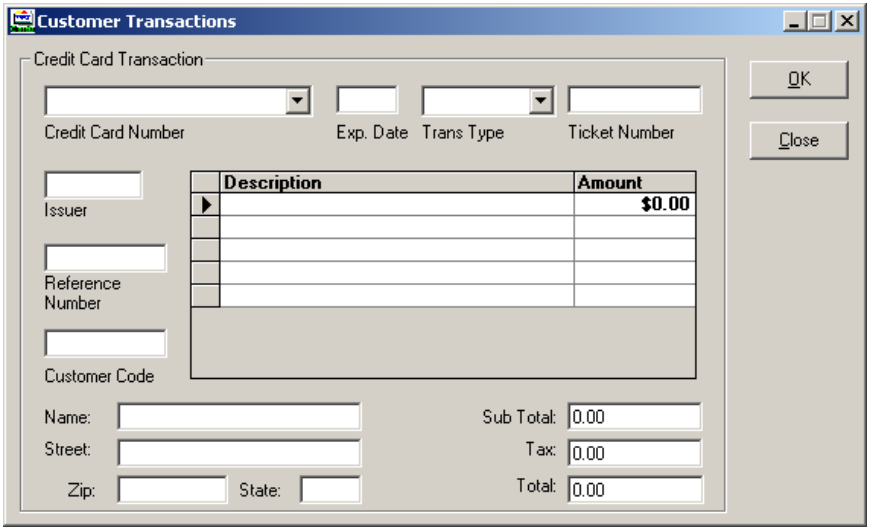
Using the folder on the left of the **Customers** window, select the customer for whom you wish to process a transaction. Click the **Process** button to access the **Customer Transaction** window and process a transaction for the selected customer (see page 200).

Finding an Existing Customer

Click the **Find** button to access the **Find Customer** window and search through customer database entries for a particular customer. The search allows you to use the **Customer ID**, **Company Name**, and **Last Name** fields from the **Customers** window to find the desired customer. Select the field you would like to use in the search, and enter the information you'd like to find (using the **Search For** field).

Customer Transactions

Simple Explanation: The **Customer Transactions** window allows you to process non-recurring transactions for specific customers. The difference between this window and the main **Credit Card Transaction** window is that this window provides a convenient way to process transactions for customers recorded in the customer database.



Processing a Customer Transaction

Note: The following instructions apply to processing individual customer transactions using a credit card. If a customer wants to use an alternate form of currency for a contract-based payment, refer to the **Manual Payment** method described in the subsection **Editing a Customer Contract** in the section **Contracts** (see page 206).

1. To access the **Customer Transactions** window, click **Customers** on the menu bar. Click the **Customers** option. Select the customer for whom you wish to process a transaction. Click the **Credit Card Info** tab. Click **Process** to access the **Customer Transactions** window.

2. **PC**Charge will automatically fill out this window with the transaction, customer, and card information from the **Customer Info** and **Credit Card Info** sections of the **Customers** window. You can manually modify some of the values listed in the **Customer Transactions** window), but any changes made in this window will not affect the customer's recorded information. To make permanent changes to the customer's information, use the **Customer Info** (see page 196) and **Credit Card Info** (see page 196) sections of the **Customers** window.

3. Using the **Credit Card Number** drop-down box, select the customer's credit card number you wish to use to process the transaction. The **Exp. Date** field will automatically display the expiration date associated with the selected credit card number.

4. Select the transaction type you wish to process from the **Trans Type** drop-down box.

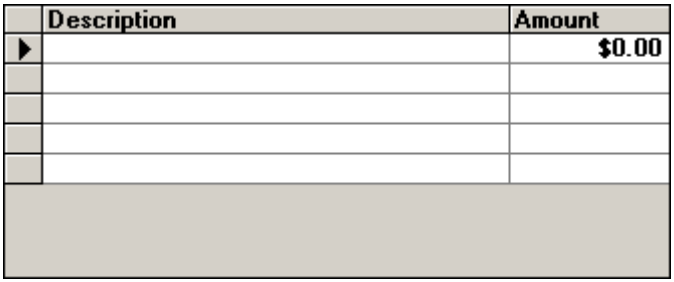
5. Enter a ticket number for the transaction. This should be some internal reference number you create (invoice number, sales number, etc.).

6. If you're performing a Void or a Post-Auth, enter the original transaction's **Reference Number**.

7. If you're performing a commercial card transaction and your processing company is set up to process commercial cards, enter the cardholder's **Customer Code**.

8. You may enter a tax amount in the **Tax** field whether or not you are performing a commercial card transaction, and it will be added to the total dollar amount being processed. However, the tax amount will not be recorded to the **PC**Charge database unless you're processing a commercial card and your processing company is set up to process commercial cards.

9. By default, the **Sub Total** will be the same as the value entered in the Amount field in the **Credit Card Info** section of the **Customer** window. You can change the **Sub Total** manually entering a new value into the field. Alternatively, you can enter product/service **Descriptions** and **Amounts**, and **PC**Charge will compute a **Sub Total** for you.



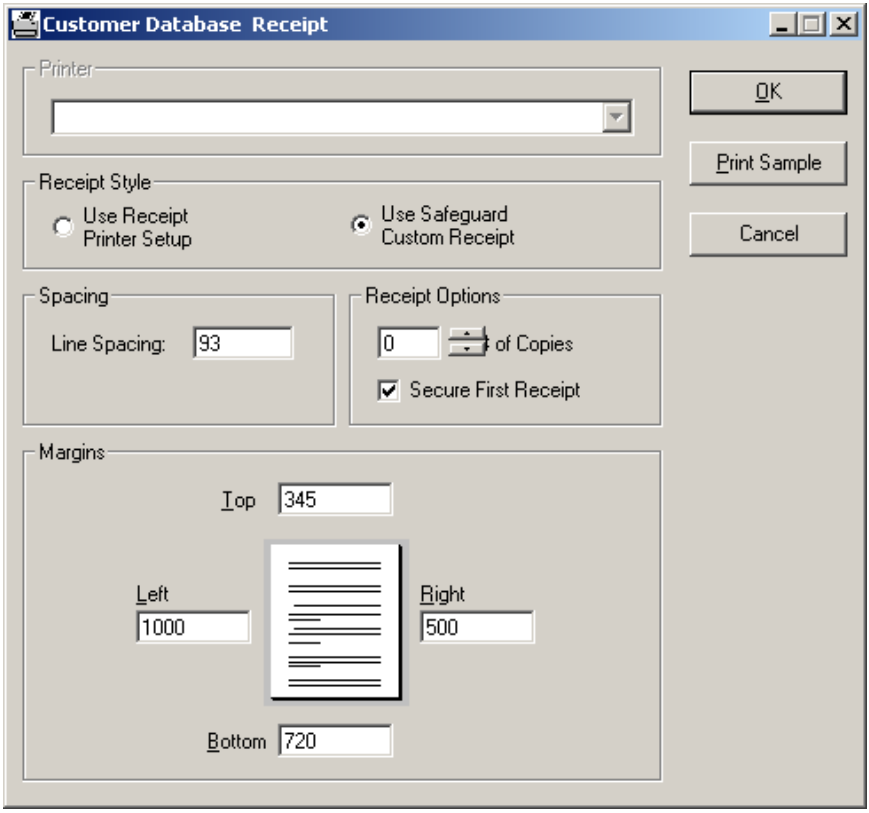
	Description	Amount
▶		$0.00

Note: This information is not stored in **PC**Charge's database for later retrieval. It is merely a convenience used to print itemize receipts at the time of the transaction. This information will not be printed to your receipts unless you configure **PC**Charge to use the Safeguard Custom Receipts described in the section **Customer Database Receipt** (see page 202).

10. Click **OK** and **PC**Charge will attempt to process the transaction.

Customer Database Receipt

★	**Simple Explanation:** The **Custom Database Receipt** window allows you to configure **PC**Charge to print Safeguard Custom Receipts. You must process transactions from the customer database to be able to use the Safeguard Custom Receipt option. To purchase custom receipts, call Safeguard Business Forms at 1-800-338-0636 or visit them online at www.gosafeguard.com.



1. To access the **Custom Database Receipt** window, click **Setup** on the menu bar. Click the **Printer** option. Click the **Receipt Printer** option. Click the **Custom Database Receipt** button.

2. Select **Use Safeguard Custom Receipt** as your **Receipt Style**.

3. Click the small drop-down arrow button (to the right of the **Printer** field), and select your printer model.

4. Enter the **# of Copies** (receipts) that you want printed per customer transaction.

5. If you do not want **PC**Charge to secure ("X out") the first receipt printed for each transaction, uncheck the box labeled **Secure First Receipt**. This box is checked by default to help secure your customers' card information.

6. Use the **Line Spacing** setting to change the spacing between printed lines on the Safeguard Custom Receipt. Most users should accept the default value of 93. You should print out some test receipts to determine if you need to calibrate this setting.

7. Use the **Margins** settings to precisely position the margins of the Safeguard Custom Receipts. Most users should accept the default values provided. The **Margins** are measured in twips (1440 twips per inch). You should print out some test receipts to determine if you need to calibrate this setting.

8. Load your printer with the appropriate Safeguard Business Forms. Click the **Print Sample** button to print out a sample Safeguard Custom Receipt. You may adjust the alignment of the printout using the **Line Spacing** and **Margins** values in the **Custom Database Receipt** window.

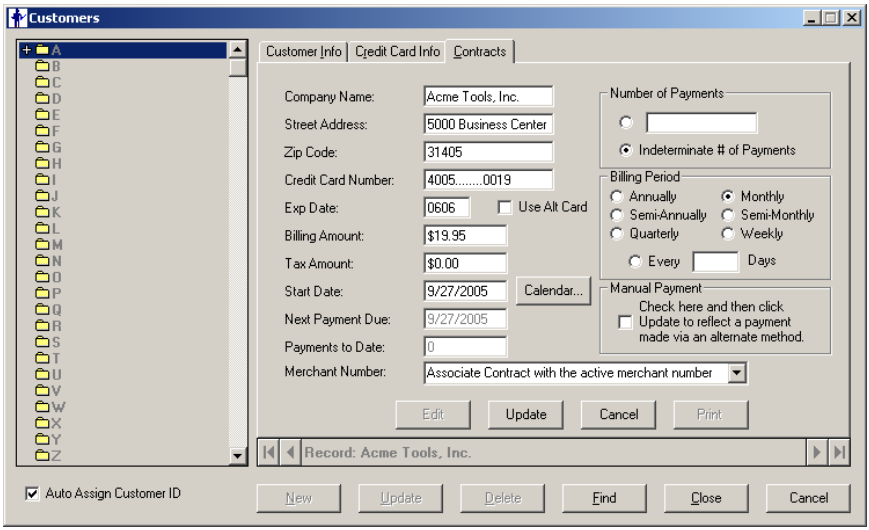
Contracts

★	**Simple Explanation:** The **Contracts** section of the **Customers** window allows you to set up recurring billing contracts for customers recorded in the **PC**Charge customer database. You can schedule payments based on an amount, a frequency, and duration.

☛	**Note: PC**Charge contracts do not *necessarily* involve printed contracts. In **PC**Charge, any scheduled payment for a customer in the customer database is referred to as a contract.

Creating a New Customer Contract

Example: As shown below, John Smith has been set up to pay $19.95 on the first of every month. In this example, the **Billing Amount** is $19.95. The **Billing Period** is **Monthly**. There are an **Indeterminate # of Payments**. John Smith will be charged until this contract is edited or removed.



1. Click **Customers** on the menu bar. Click the **Customers** option. Select the customer for whom you wish to create a contract. Click the **Contracts** tab to access the **Customer Transactions** window.

2. Click the **New** button to create a new contract for the selected customer.

3. The **Company Name**, **Street Address**, **Zip Code**, **Credit Card Number**, **Exp Date**, and **Billing Amount** fields are filled with information stored for the currently selected customer (in the **Customer Info** and **Credit Card Info** sections). If you make changes to these fields, the customer's previously saved information will be overwritten (in the **Customer Info** and **Credit Card Info** sections).

4. Check the option **Use Alt Card** if you want to use the contract to use the customer's alternate credit card (specified in the **Credit Card Info** section of the **Customers** window).

5. Edit the **Billing Amount** to be charged to the customer if necessary. Changes made to the **Billing Amount** field will not affect the **Amount** field in the **Credit Card Info** section.

6. Enter the **Tax Amount** to be charged to the customer on each purchase. The tax amount will be added to the sub total whether or not you are processing a commercial card. However, in order for a tax amount to be recorded as a distinct component of the transaction, you must be processing a commercial card. Further, your credit card processing company's extended data fields must be set up to accept commercial cards.

7. Enter a **Start Date** for the contract to determine on what date **PC**Charge will automatically notify you that the first payment is due. Alternatively, you may click the **Calendar** button to more easily select a date.

Note: PC Charge will automatically notify you that a customer's payment can be collected on the **Next Payment Due** date (provided that **PC**Charge is running at the time). If **PC**Charge is not running and misses a contract date, it will notify you of the pending payment the next time you start **PC**Charge. Consult the section **Process Contracts** for more information (see page 208).

8. **PC**Charge will automatically fill out a **Next Payment Due** date and the number of **Payments to Date** after you've completed the contract.

9. Select the **Merchant Number** you want to use to process this contract. If you have multiple merchant accounts, each contract can use a different merchant account.

10. Specify the **Number of Payments** you want to associate with this recurring billing contract (if you want the customer to only be charged a certain number of times). You can select **Indeterminate # of Payments** if you want the customer to be charged indefinitely.

11. Select the **Billing Period** for the contract.
    - **Annually** -- billed once per year.
    - **Semi-Annually** -- billed twice per year.
    - **Quarterly** -- billed four times per year.
    - **Monthly** -- billed once per month.
    - **Semi-Monthly** -- billed twice per month.
    - **Weekly** -- billed once per week.
    - **Every** # **Days**-- billed once per # days.

Note: Accurate processing of recurring billing contracts is dependent upon your computer system's date and time being correct. Make sure that your system clock is set appropriately.

12. You may safely disregard the **Manual Payment** section for now, since it only applies to updating existing contracts. Refer to the following section, **Editing a Customer Contract** for information on its use.

13. Click **Update**. Note that any updates you make to the customer's information in this window will update the information in the **Customer Info** section of the **Customers** window. Check the **Next Payment Due** and the **Payments to Date** fields to make sure that these match your expectations.

Note: PC Charge will automatically notify you that a customer's payment can be collected on the **Next Payment Due** date (provided that **PC**Charge is running at the time). If **PC**Charge is not running and misses a contract date, it will notify you of the pending payment the next time you start **PC**Charge. Consult the section **Process Contracts** for more information (see page 208).

Editing a Customer Contract

1. Make sure you're viewing the **Contracts** section of the **Customers** window. Using the folder on the left of the **Customers** window, select the customer whose contract you wish to edit.

2. Click the **Edit** button to create a new contract for the selected customer.

3. The **Company Name**, **Street Address**, **Zip Code**, **Credit Card Number**, **Exp Date**, and **Billing Amount** fields are filled with information stored for the currently selected customer (in the **Customer Info** and **Credit Card Info** sections). If you make changes to these fields, the customer's previously saved information will be overwritten (in the **Customer Info** and **Credit Card Info** sections).

4. Make any changes as necessary. You can refer to the preceding section, **Creating a New Customer Contract**, for details on what each field means.

5. Click the **Update** button, and your customer's recurring billing contract information will be saved. Note that any updates you make to the customer's information in this window will update the information in the **Customer Info** section of the **Customers** window. Check the **Next Payment Due** and the **Payments to Date** fields to make sure that these match your expectations.

Note: PC Charge will automatically notify you that a customer's payment can be collected on the **Next Payment Due** date (provided that **PC**Charge is running at the time). If **PC**Charge is not running and misses a contract date, it will notify you of the pending payment the next time you start **PC**Charge. Consult the section **Process Contracts** for more information (see page 208).

Manual Payment Method

You can allow your customer to make a payment using something other than a credit card (cash, etc.). To do so, select an existing customer in the **Contracts** section of the **Customers** window. Click the **Edit** button. Check the box in the **Manual Payment** section. Click the **Update** button. The upcoming **Next Payment Due** date will be skipped, and the customer won't need to make a payment until the following **Next Payment Due** date.

Finding an Existing Customer

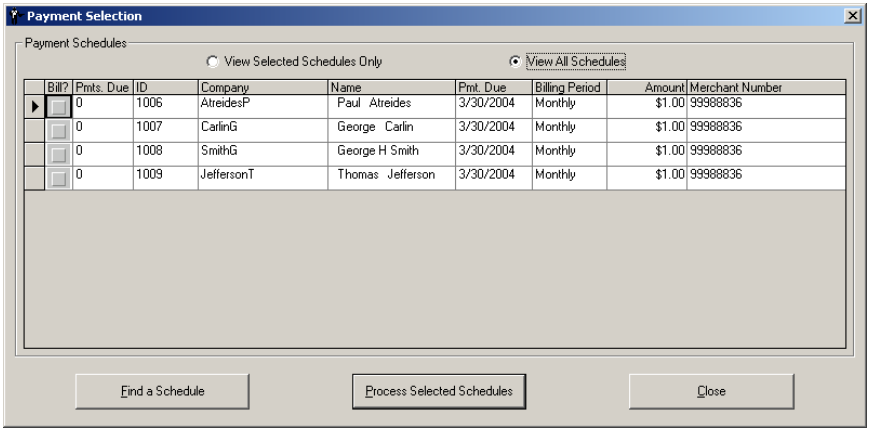
Click the **Find** button to access the **Find Customer** window and search through customer database entries for a particular customer. The search allows you to use the **Customer ID**, **Company Name**, and **Last Name** fields from the **Customers** window to find the desired customer. Select the field you would like to use in the search, and enter the information you'd like **PC**Charge to find (using the **Search For** field).

Printing a Contract

Click the **Print** button to access the **Print Contract?** window. **PC**Charge allows you to print out a contract that your recurring billing customer can sign when the contract is created. Consult the section **Printed Contracts** for more information (see page 211).

Process Contracts

Simple Explanation: After you've started **PC**Charge, it determines which payments (if any) are due to be processed. If there are any payments due (and you've configured **PC**Charge to notify you), **PC**Charge will automatically display them in the **Payment Selection** window. You can use this window to have **PC**Charge process those transactions.


Payment Selection
Payment Schedules
View Selected Schedules Only
View All Schedules
Bill? Pmts. Due ID Company Name Pmt. Due Billing Period Amount Merchant Number
0 1006 AtreidesP Paul Atreides 3/30/2004 Monthly $1.00 99988836
0 1007 CarlinG George Carlin 3/30/2004 Monthly $1.00 99988836
0 1008 SmithG George H Smith 3/30/2004 Monthly $1.00 99988836
0 1009 JeffersonT Thomas Jefferson 3/30/2004 Monthly $1.00 99988836
Find a Schedule
Process Selected Schedules
Close

Setting Up Automatic Notification of Pending Contracts

1. **PC**Charge can be configured to automatically notify you of pending payments for existing customer contracts. If you have not yet set up any contracts for recurring billing, consult the section **Contracts** (see page 204).

2. Click **Setup** on the **PC**Charge menu bar. Click **Configure System**. Put a check in the box labeled **Notify When Contract Transactions are Due on Startup**. Click the **OK** button. **PC**Charge is now configured to automatically notify you of pending payments for existing customer contracts. You may choose to skip the following section, **Manually Checking for Pending Contracts**, and proceed to the section **Processing Pending Contracts**.

Note: Enabling this option will cause **PC**Charge to search through the database (during program startup) for recurring transactions. If you have a large number of contracts, there could be a slight delay while **PC**Charge searches through each contract.

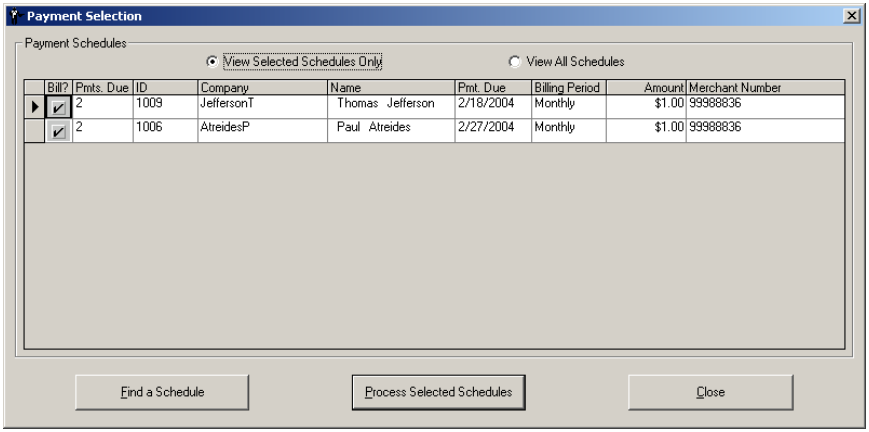
Manually Checking for Pending Contracts

1. Instead of having **PC**Charge automatically notify you of pending contracts during program startup, you can check for pending contracts manually. If you've already set up **PC**Charge to automatically notify you of pending payments, simply undo the steps you followed in the previous section, **Setting Up Automatic Notification of Pending Contracts**. If you have not yet set up any contracts for recurring billing, consult the section **Contracts** (see page 204).

2. Click **Transactions** on the **PC**Charge menu bar. Click **Process Contracts**. **PC**Charge will display the **Payment Selection** window. The following section, **Processing Pending Contracts**, describes the use of the **Payment Selection** window.

Processing Pending Contracts

Simple Explanation: **PC**Charge's pending contracts are processed from the **Payment Selection** window. You can access this window manually, or you can configure **PC**Charge to display this window if contract payments are due or past due.


Payment Selection
Payment Schedules
View Selected Schedules Only
View All Schedules
Bill? Pmts. Due ID Company Name Pmt. Due Billing Period Amount Merchant Number
2 1009 JeffersonT Thomas Jefferson 2/18/2004 Monthly $1.00 99988836
2 1006 AtreidesP Paul Atreides 2/27/2004 Monthly $1.00 99988836
Find a Schedule
Process Selected Schedules
Close

1. Select **View Selected Schedules Only** if it isn't already selected.

2. Each customer contract is represented by a separate row. Examine each row to make sure that every contract you want **PC**Charge to process has a check under the **Bill?** column. Examine the rest of each contract's data (**Pmts. Due**, **Merchant Number**, etc.) to make sure that everything is correct.

3. Click the **Process Selected Schedules** button to process the transactions. **PC**Charge will display the **Processing Schedules** window.

4. Make sure that **PC**Charge is displaying the correct **# of Schedules** to be processed and the correct **Total $ Amount**. Click the **Process** button when you're ready for **PC**Charge to connect to your processing company.

5. The progress bar at the bottom of the **Processing Schedules** window will advance as **PC**Charge processes your transactions.

6. After **PC**Charge notifies you that the process is complete, click **OK**. Click the **Close** button to exit the **Processing Schedules** window.

7. You may now view the **Customer Transaction** report to verify that all of your transactions were successfully processed (see page 252).

Finding an Existing Schedule

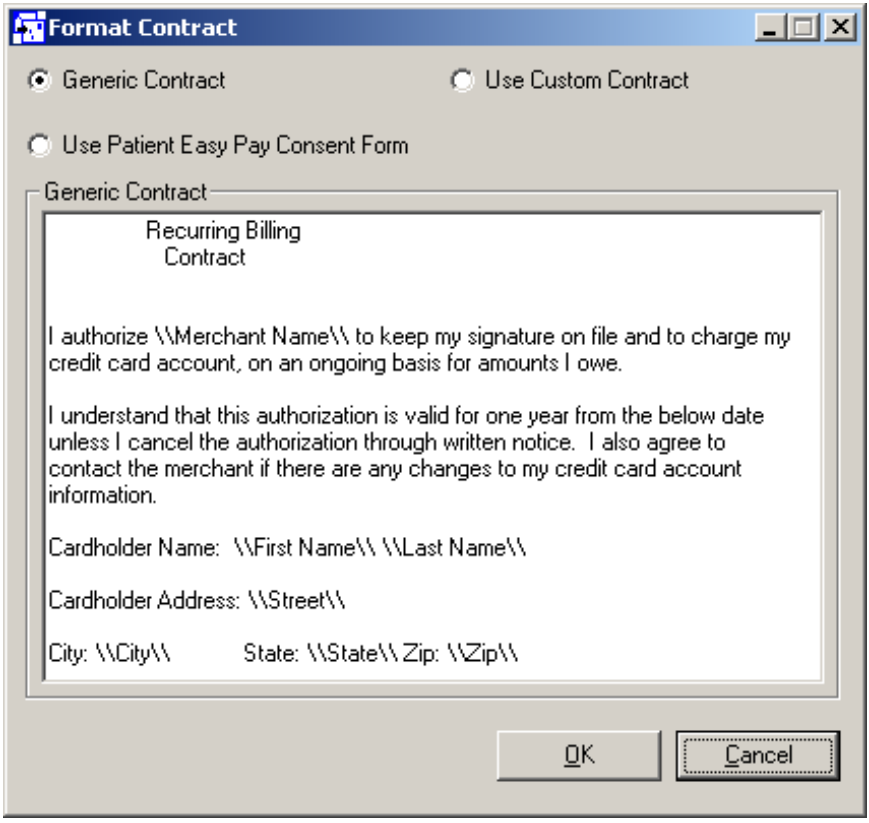
Click the **Find a Schedule** button to access the **Find Schedule** window and search through customer database entries for a particular customer's contract. The search allows you to use the **Customer ID**, **Company Name**, and **Last Name** fields from the **Customers** window to find the desired contract. Select the field you would like to use in the search, and enter the information you'd like **PC**Charge to find (using the **Search For** field).

Printed Contracts

★	**Simple Explanation:** **PC**Charge allows you to print out a contract that your recurring billing customer can sign when the contract is created. You do not have to use the **PC**Charge printed contracts. They are merely provided as a convenience.

Two pre-set contract formats are included with **PC**Charge: **Generic Contract** and **Patient Easy Pay Consent Form**. You many use either of these if they fulfill your company's requirements, or you may create a **Custom Contract**.

- **Patient Easy Pay Consent Form** -- structured for visits to a doctor's office.
- **Generic Contract** -- can be used with a variety of business types
- **Custom Contract** -- can be configured to meet your specific business requirements. You can stipulate billing frequency, billing duration, amount, etc.


Format Contract
Generic Contract
Use Custom Contract
Use Patient Easy Pay Consent Form
Generic Contract
Recurring Billing
Contract
I authorize \\Merchant Name\\ to keep my signature on file and to charge my credit card account, on an ongoing basis for amounts I owe.
I understand that this authorization is valid for one year from the below date unless I cancel the authorization through written notice. I also agree to contact the merchant if there are any changes to my credit card account information.
Cardholder Name: \\First Name\\ \\Last Name\\
Cardholder Address: \\Street\\
City: \\City\\ State: \\State\\ Zip: \\Zip\\
OK
Cancel

Setting Up Printed Contracts

1. Access the **Format Contract** window: click **Setup** on the menu bar. Click the **Contract Formats** option.

2. Select the contract you want to use from the **Format Contract** window.

3. To print out a contract for a customer, click the **Print** button in the **Contracts** section of the **Customers** window (see page 204),

4. If neither of the pre-set contracts meet your business' needs, you may create a custom contract by completing the following steps.

Creating A Custom Contract

1. Access the **Format Contract** window: click **Setup** on the menu bar. Click the **Contract Formats** option.

2. Select **Use Custom Contract** from the **Format Contract** window. Click the **Edit** button.

3. Enter the basic framework of the contract you want to provide to your customers; that is, state the terms of the contract without specifically referring to any one customer's personal information.

4. Once you've created a template for your contract, you can enter “tags” that will indicate to **PC**Charge to insert data from a customer's information. For example, the tag `\\Card Number\\` will insert an individual customer's credit card number into the printed report. The available tags are listed in the **Insert** drop-down box. You can manually enter a tag, or you can select the tag from the **Insert** drop-down box and then click the **Insert** button. This puts the selected tag directly into the contract. The tags are enclosed in backslashes (`\\`) that must not be removed.

   Consult the raw “source” versions of the **Generic Contract** and the **Patient Easy Pay Consent Form** as examples.

5. Click the **Quit** button once you've completed the custom contract. Click **OK** to exit the **Format Contract** window.

6. Access the **Customer Info** section of the **Customers** window. Select the customer for whom you wish to print out a test contract. Click the **Contracts** tab. Click the **Print** button. Print out the contract and make sure it meets your requirements.

Printing a Contract

Contracts are printed from the **Contracts** section of the **Customers** window (customer database). Consult the section **Contracts** for more information (see page 204).

Batch Functions

Simple Explanation: When **PC**Charge processes transactions throughout your business day, it's obtaining authorizations for transactions. This means that the amounts have been authorized for eventual transfer from your customers' accounts to your account.

At the end of the day, your batch must be closed or settled. This initiates the transfer of funds from your customers' accounts to your account. Depending on your processing company, this may happen automatically. Check with your processing company, bank, or merchant service provider (or whoever set up your account) to find out if your account is set to auto-close.

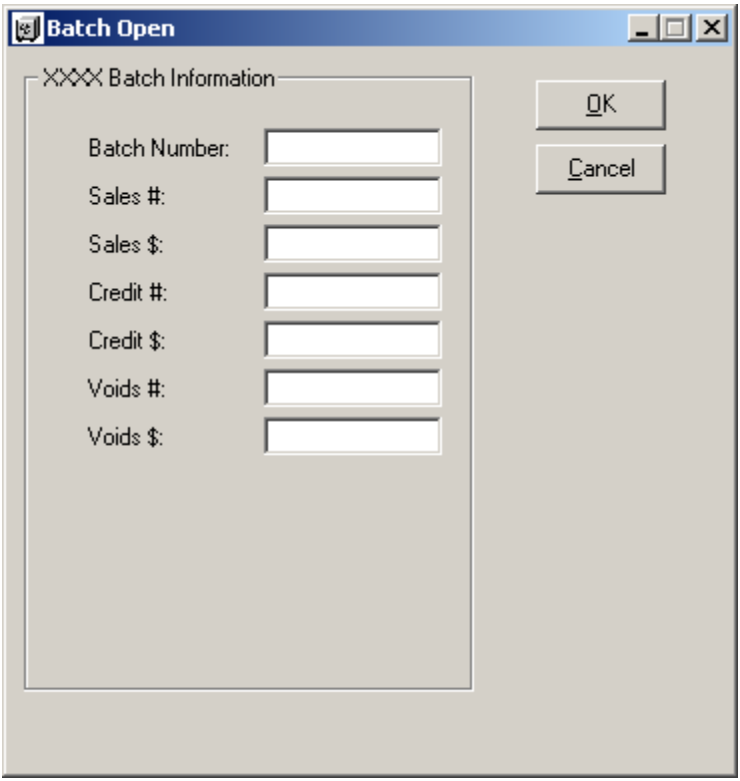
Note: Some of the functions shown in this section are not available for every processing company. Host based systems use batch close, and terminal based systems used batch settle. To determine if your payment processing company is terminal or host based, consult the section of the **PC**Charge Appendices that relates to your payment processing company. Further, there are other differences between individual processing companies within those two groups.

WARNING: Batch settlement/closure is a necessary part of host based payment processing, regardless of whether your batch is manually or automatically settled/closed. If your batch is not settled/closed, your payment processing company will not initiate the transfer of funds from your customers' accounts to your account (and vice versa). Double-check with your processing company to make sure of how your account is set up!

Open

★	**Simple Explanation:** The **Open** function allows you to open a new batch. In ordinary use of **PC**Charge this function is not necessary. If there is no current batch a new batch is automatically opened when you perform a transaction. Most users will never need to use this window.

☛	**Note:** You should not perform this operation unless directed by a Technical Support Representative.



Close

★	**Simple Explanation:** The **Batch Close** window allows you to re-transmit your transaction information to your payment processing company. Host based re-transmission is called closing. If your terminal based, skip ahead to the section **Settle** (see page 219). Closing initiates the transfer of funds from the customers' accounts to your account. We recommend that most merchants close their batches once per business day. If your account is set up to automatic (time initiated) close, you don't need to worry about closing your batch. Your payment processing company takes care of that for you. Double-check with your processing company to make sure of how your account is set up!

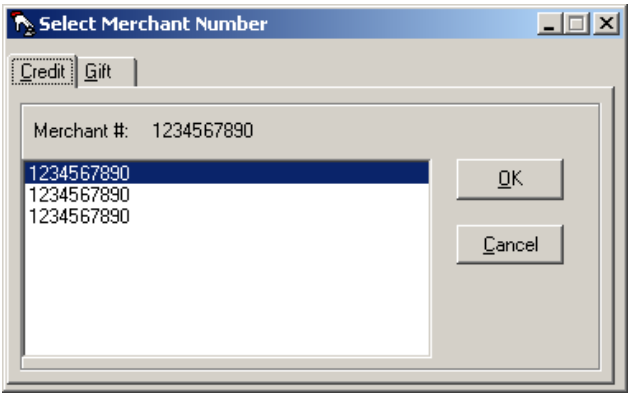
☛	**Note:** With a host-based system, the **Close** button may be grayed out. This may be because your account is set up for automatically closure by your payment processing company. Double-check with your processing company to make sure of how your account is set up!

STOP	**WARNING:** Closure is a necessary part of host based payment processing, regardless of whether your batch is manually or automatically closed. If your batch is not closed, your payment processing company will not initiate the transfer of funds from your customers' accounts to your account (and vice versa). Double-check with your processing company to make sure of how your account is set up!

Closing Your Batch

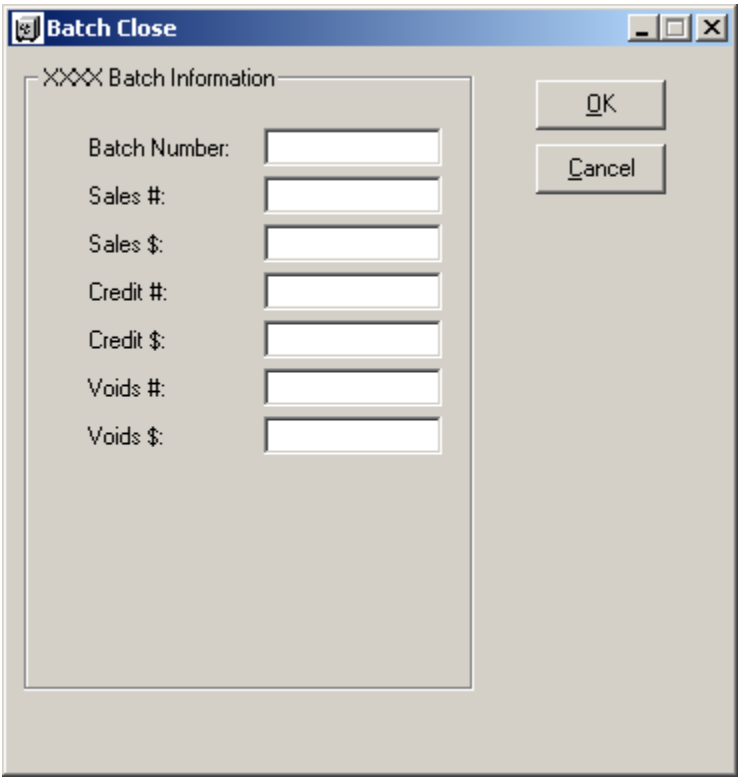
1. Click **Batch** on the menu bar. Click the **Close** option.

2. The **Select Merchant Number** window will appear. Make sure that the desired merchant account number is selected. Click the **OK** button.



3. Click the **Credit** tab (currently, no gift card processing companies require that you manually close your batch).

4. Make sure that the desired merchant account number is selected. Click the **OK** button. The **Batch Close** window will appear and display your batch information.



5. Check that batch information fields correctly reflect the transactions you've processed for this merchant account. You may want to refer to your **PC**Charge reports prior to continuing with this process (see page 242). Note that different processing companies will have different batch information and transaction types listed on this window.

6. Click the **OK** button. **PC**Charge will connect to your processing company and initiate batch closure.

7. At the completion of closure, a message of completion or error status will be displayed. If you get an error message, you may need to contact your payment processing or **PC**Charge technical support. Visit our online knowledgebase in the support section of www.pccharge.com for some possible solutions.

8. Closure is now complete, and you may resume normal transaction processing. It may take forty-eight hours (or more) for the funds to actually transfer from the customer's account to your account.

Inquire

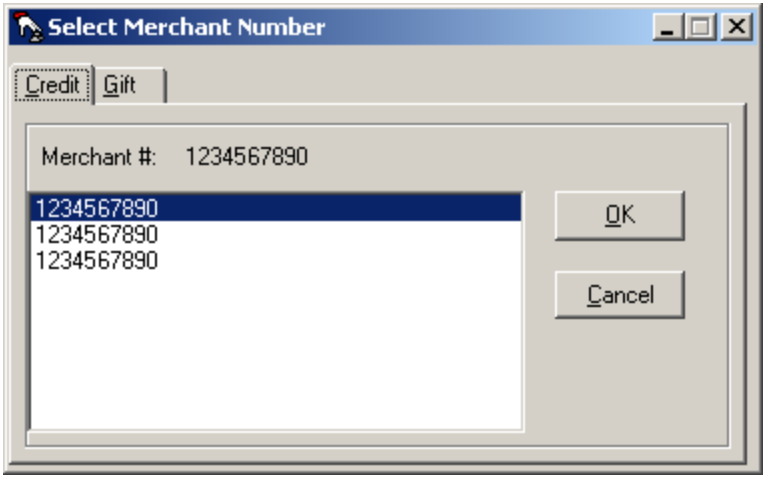
★	**Simple Explanation:** One of the advantages of host-based systems is that they provide you with the ability to perform an inquiry. The **Open Batch Inquiry** window allows you to connect to your payment processing company and get a summarized report of all the transactions they've recorded as being in your currently open batch. If your processing company is terminal based, skip ahead to the section **Settle** (see page 219).

Performing a Batch Inquiry

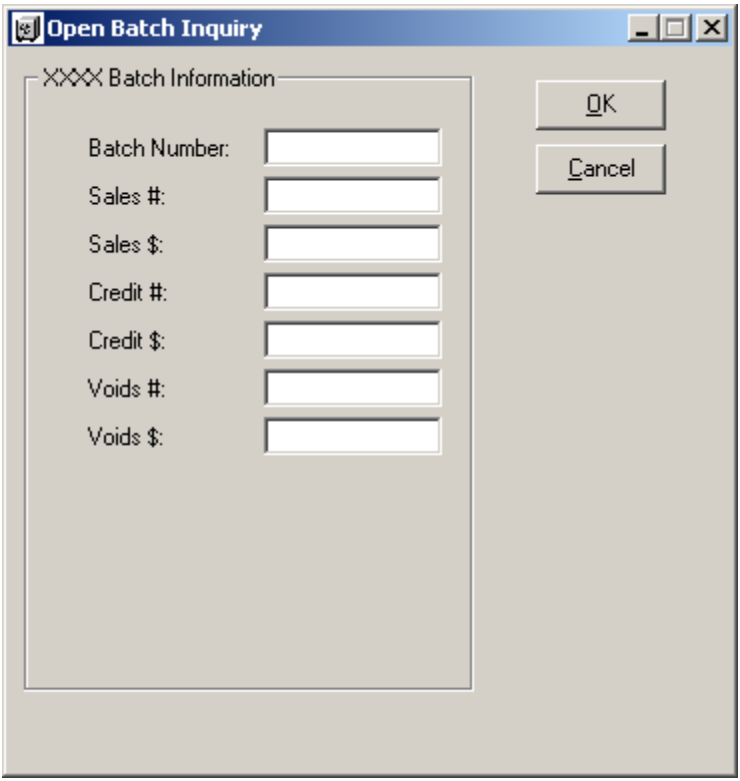
☛	**Note:** The window shown here is only one of several possible **Batch Inquiry** windows. Each host-based processing company has different options available for inquiries.

1. Click **Batch** on the menu bar. Click the **Inquire** option. Select the type of inquiry you wish to perform. The selection of options available to you depends on your processing company.

2. The **Select Merchant Number** window will appear. Make sure that the desired merchant account number is selected. Click the **OK** button.



☛	**Note:** Currently, no gift card processing companies require that you manually close your batch, so no inquiry function is necessary for gift card processing companies.



3. The **Open Batch Inquiry** window will appear. Click the **OK** button. **PC**Charge will contact your processing company and obtain the status of the batch specified.

4. After a few seconds, **PC**Charge will display the batch information in the **Open Batch Inquiry** window.

5. You may now click the **Close Form** button to exit the **Open Batch Inquiry** window and resume normal transaction processing.

Settle

★	**Simple Explanation:** The **Settle Batch** window allows you to re-transmit your transaction information to your terminal-based payment processing company. Terminal-based re-transmission is called settlement. Settlement initiates the transfer of funds from the customers' accounts to your account. We recommend that most merchants settle their batches once per business day. If your processing company is host based, skip ahead to the section **Batch Management** (see page 222).

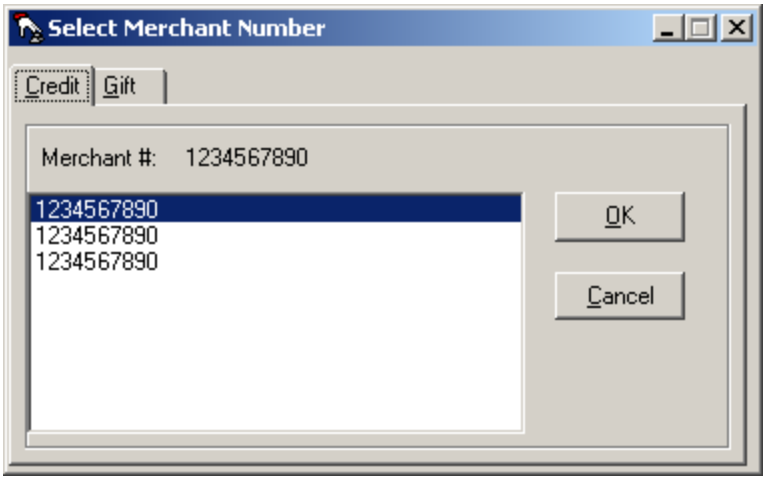
☛	**Note:** Currently, the **Settle Batch** window can be used to settle batches for applicable credit card and gift card processing companies. The **Select Merchant Number** window allows you to specify which merchant account you want to settle.

STOP	**WARNING:** Settlement is a necessary part of terminal based payment processing! If you do not settle your batch, your payment processing company will not initiate the transfer of funds from your customers' accounts to your account (and vice versa).

Settling Your Batch

1. Click **Batch** on the menu bar. Click the **Settle** option.

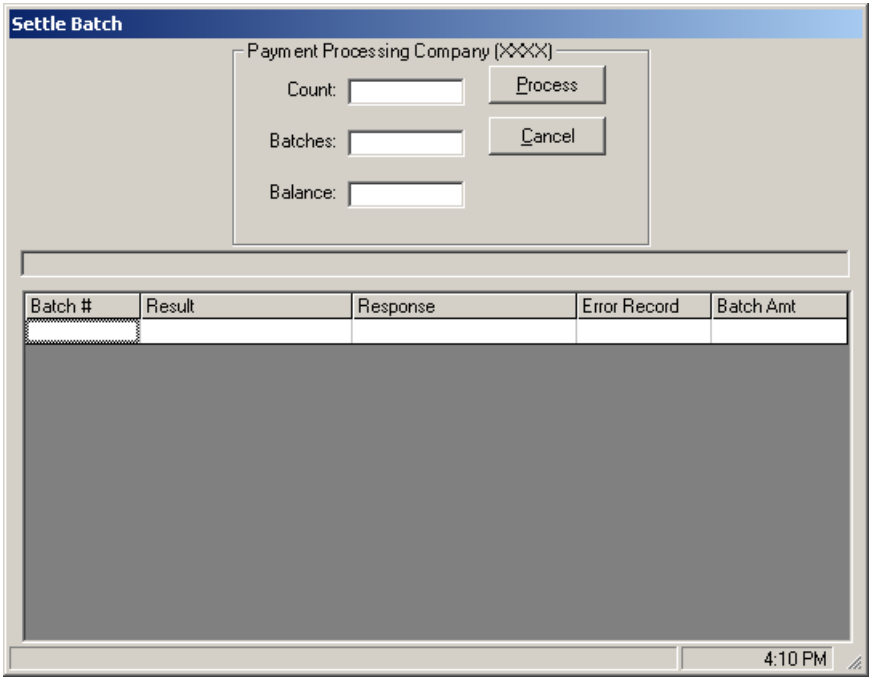
2. The **Select Merchant Number** window will appear. Make sure that the desired merchant account number is selected. Click the **OK** button.



3. Depending on the account you want to settle, click either the **Credit** or the **Gift** tab.

4. Make sure that the desired merchant account number is selected. Click the **OK** button. The **Settle Batch** window will appear and display your batch information.

	Note: If you've selected the **Credit** tab *and* you process credit card transactions directly through American Express, any AMEX transactions you have waiting to be settled will also appear in this window. Consult the section **Settle Amex Batch** for more information on settling AMEX transactions (see page 232). This set of instructions does not apply to direct AMEX batch settlement.



5. Check that the **Count**, **Batches**, and **Balance** fields are correct for your merchant account. You may want to refer to your **PC**Charge reports prior to continuing with this process (see page 242).

   - **Count:** -- Displays the number of transactions that will be settled.
   - **Batches:** -- Displays the total number of batches that will be settled.
   - **Balance:** -- Displays the balance of the transactions that will be settled.

6. Click the **Process** button. The **Processing Status Bar** will show progress from left to right as the settlement is being processed.

7. At the completion of settlement, a message of completion or error status will be displayed. If you get an error message:

    - Check the response for that account displayed under the **Response** column. If the response received for that settlement attempt begins with the letters QD or RB, click that response. **PC**Charge will display a window describing the probable cause(s) of the settlement error and some potential solutions.

    - You may need to contact your payment processing company or **PC**Charge technical support. Visit our online knowledgebase in the support section of www.pccharge.com for some possible solutions.

8. Settlement is now complete, and you may resume normal transaction processing. It may take forty-eight hours (or more) for the funds to actually transfer from the customer's account to your account.

The table in the lower section of this window displays information about the batch or batches being settled. **PC**Charge and/or your processing company may specify that a batch of transactions exceeding a certain size be broken up into smaller, multiple batches. If that is the case, **PC**Charge displays the following information for each batch:

- **Batch #** -- Fields in this column contain the sequence number of a batch within the total number of batches to be settled.

- **Result** -- Fields in this column contain the settlement result of a batch or batches. This will vary by processor, but will usually be similar to SETTLED or OK.

- **Response** -- Fields in this column contain the settlement result of a batch or batches. This will vary by processor, but will usually be similar to SETTLED or OK.

- **Error Record** -- Fields in this column contain the record number of the transaction (if any) that caused an error resulting in the termination of that batch's settlement.

- **Batch Amt** -- Fields in this column contain the amount settled for a batch or batches.

Batch Management

Simple Explanation: **PC**Charge has new batch management tools that allow you to easily deal with batches that were not settled due to transaction errors or other similar difficulties. With these tools, you can repair batches to re-attempt settlement, manually update a batch's status in the **PC**Charge database, and view a detailed history of open, settled, and indeterminate (unsettled due to error) batches.

Note: The Batch Management tools are only available for terminal-based processors. Host-based processors keep batch information on their system, so these tools are not needed.

Note: If you encounter indeterminate Amex batches while using the Amex financial settlement service, you'll need to use the Amex Batch Management tools. The following section, **Amex Batch Management**, provides information on using those tools (see page 229).

WARNING: The Batch Management tools are powerful tools. We recommend that you do not use them unless you are comfortable with editing your batch. Failure to use these tools properly may result in loss of transaction data. We recommend that you use these tools under the direction of technical support until you become comfortable with their use.

Usage of Batch Management Tools

The usage of these tools is described in the following two typical usage scenarios: a **QD (Quit Duplicating) Error** and an **RB (Rejected Batch) Error**. Note that the batch management tools are not limited to dealing with just these two scenarios; they are flexible tools and can be used to correct a wide range of batch settlement issues.

The sections following these usage scenarios (**Open Batch Editor**, **Indeterminate Batch**, and **Batch History**) give full descriptions for each of the batch management tools (see pages 224, 225, and 226).

QD (Quit Duplicating) Error

1. During settlement, **PC**Charge may receive and report a QD error from the processing company. A QD (quit duplicating) error usually means that the processing company is stating that they've already settled a batch of transactions with same batch number as the batch that you're attempting to send to them.

   Example: `QD 12345678` (the actual numbers that follow `QD` will vary)

2. First, it is necessary to view the Indeterminate Batch report. To access this report in **PC**Charge, click **Batch → Batch Management → Indeterminate Batch**. Select the merchant number for the batch that had the QD error. Click **OK**. When the **Indeterminate Batch** window appears, click the button **Batch Report**.

3. Contact your processing company and find out if the transactions listed on the Indeterminate Batch report have already been settled.

4. If those transactions **HAVE** been settled, close the Indeterminate Batch report window. This should return you to the Indeterminate Batch window as described in step 2. Click the button **Update Batch**. **PC**Charge will ask you to confirm; click **Yes**. You have now completely resolved your indeterminate batch and may continue with normal transaction processing.

Note: In rare instances, you may want to settle the same transactions two days in a row. If this is the case, simply increase the **Batch #** (in your processing company's Extended Data Fields) by five and settle the batch.

5. If those transactions **HAVE NOT** been settled, close the Indeterminate Batch report window. Complete the following steps:

   - Access your processing company's Extended Data Fields by clicking **Setup** → **Credit Card Company** → **Extended**.
   - Increment the **Batch #** by one.
   - Settle the batch.
   - You have now completely resolved your indeterminate batch and may continue with normal transaction processing.

RB (Rejected Batch) Error

1. During settlement, **PC**Charge may receive and report an RB error from the processing company. An RB (rejected batch) error usually means that the batch has been rejected because of a specific transaction within the batch.

   Example: RB 12345678 (the actual numbers that follow RB will vary)

2. First, it is necessary to view the Indeterminate Batch report. To access this report in **PC**Charge, click **Batch** → **Batch Management** → **Indeterminate Batch**. Select the merchant number for the batch that had the RB error. Click **OK**. When the **Indeterminate Batch** window appears, click the **Batch Report** button.

3. Review those transactions listed on the Indeterminate Batch report. Look for anything odd or out of place. Look for any card types processed that your account is not set up to process (**Example:** AMEX, DISC, etc.). The RB error itself may give some indication as to which transaction caused the error.

4. Once you've identified the transaction(s) you think may have caused the RB error, close the **Indeterminate Batch Report** window. This should return you to the Indeterminate Batch window as described in step 2. Click the **Display Records** button.

5. You should now select the transaction(s) you think may have caused the RB error. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction).

6. After you've selected all the transaction(s), click the **Void** button. **PC**Charge will ask you to confirm; click **Yes**.

7. Finally, click the **Settle** button. The **Settle Batch** window will appear; click **Process** and **PC**Charge will contact your processing company. If you've removed the transactions causing the error, your batch should settle successfully. Otherwise, you may need to contact technical support and/or your processing company to find out which transactions you should remove.

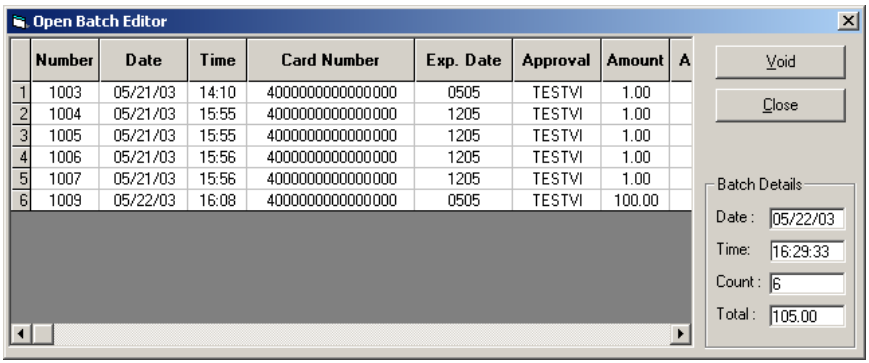
8. You have now completely resolved your indeterminate batch and may continue with normal transaction processing.

Open Batch Editor

★	**Simple Explanation:** This tool allows you to view a detailed list of those transactions for a particular merchant number that **PC**Charge has not yet attempted to settle. You may void any of the transactions displayed by the **Open Batch Editor** tool.

To void a transaction, you must first select the row(s) containing the transaction(s) you want to void. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction). After, you've selected the transaction(s) you want to void, click the button **Void**.

To access the **Open Batch Editor** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **Open Batch Editor** option. Select the merchant account whose open batch you wish to edit and click **OK**.



Batch Table

Only a portion of the batch table is displayed at one time. To view the entire table, use the horizontal and vertical scroll bars found at the bottom and right of the table (when applicable).

Number -- This field displays the transaction's **PC**Charge sequence number.

Date -- This field displays the date the transaction was processed.

Time -- This field displays the time the transaction was processed.

Card Number -- This field displays card number processed during the transaction.

Exp. Date -- This field displays expiration date of the card number processed during the transaction.

Approval -- This field displays the approval code received for the transaction (if applicable).

Amount -- This field displays the dollar amount of the transaction.

Action -- This field displays the transaction type.

Batch Details

Date: -- This field displays the date the currently displayed batch was created.

Time: -- This field displays the time the currently displayed batch was created.

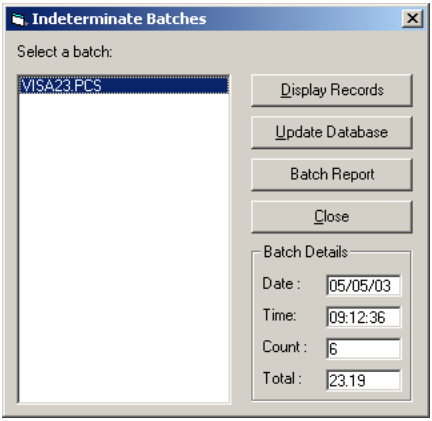
Count: -- This field displays the number of transactions in the currently displayed batch.

Total: -- This field displays the total dollar amount of the currently displayed batch (sales minus credits).

Indeterminate Batch

★	**Simple Explanation:** This tool displays the indeterminate batch (if one exists) for the merchant account you specify. This window can also give you a detailed list of the transactions in an indeterminate batch. Additionally, you may update the database to make **PC**Charge consider as settled a batch whose status you have resolved. Finally, this tool will allow you to view a standard **PC**Charge report for any of the batches it displays.

To access the **Indeterminate Batch** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **Indeterminate Batch** option. Select the merchant account whose open batch you wish to edit and click **OK**.



Select a batch: -- The file name displayed in this box is the name of the settlement file that contains the indeterminate batch of transactions for the merchant account you selected.

Display Records -- Click this button to access the **Indeterminate Batch Details** window. This window will display a detailed list of those transactions in the indeterminate batch of the merchant number that you specified. You may void any of the transactions displayed in the **Indeterminate Batch Details** window. This window operates in the same way as the **Open Batch Editor** window; the difference is that this window examines the contents of an indeterminate batch. Additionally, you can access the standard **PC**Charge batch settlement window from the **Indeterminate Batch Details** window by clicking the button **Settle**.

Updated Database -- If you click this button, **PC**Charge will consider as settled the indeterminate batch displayed here. This function would be used if the processing company has told you that they've actually settled the batch (even though **PC**Charge didn't receive settlement confirmation).

Batch Report -- Click this button to access a printable report of those transactions in the indeterminate batch. This report provides a few details that the **Display Records** function does not--namely, the **TroutD**, transaction type, and issuer of the card for each transaction.

Close -- Click this button to close the **Indeterminate Batch** window.

Batch Details

Date: -- This field displays the date the currently displayed batch was created.

Time: -- This field displays the time the currently displayed batch was created.

Count: -- This field displays the number of transactions in the currently displayed batch.

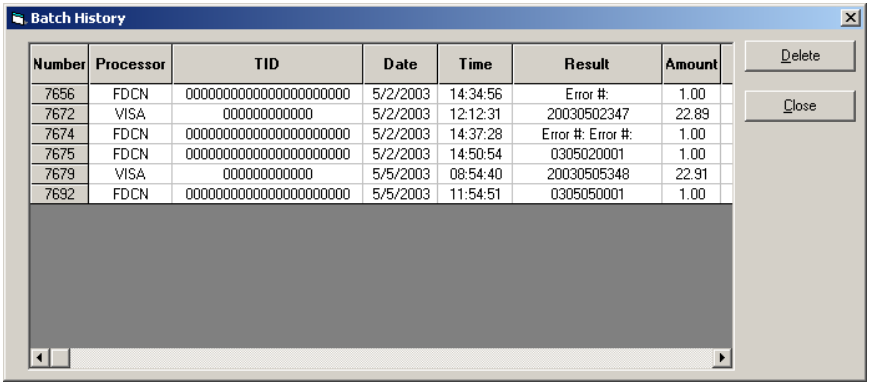
Total: -- This field displays the total dollar amount of the currently displayed batch (sales minus credits).

Batch History

Simple Explanation: This tool allows you to view a detailed list of all batches recorded in the **PC**Charge database. You may delete any of the batches displayed by the open Batch History tool.

Note: If you've archived your **PC**Charge database, you won't see those older, archived batches here.

To access the **Batch History** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **Batch History** option.



To delete a batch, you must first select the row(s) containing the batch(es) you want to delete. You can select multiple batches by holding down the **Ctrl** key on your keyboard while clicking on the batches you wish to select. To select a range of batches, click the first batch you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last batch you wish to select (can be above or below the first batch). After, you've selected the batch(es) you want to delete, click the button **Delete**.

If you delete a batch here, it's permanently removed from this table. Information regarding settled batches still can be obtained from the **Batch Settled** report, but that report does not contain a record of indeterminate batches. We recommend that you not delete any batches from this Batch History window unless you have a specific reason for doing so.

If you want to exit this window and access the Indeterminate Batch window to view the details of a particular indeterminate batch, you can easily do so by click the row containing the record of that indeterminate batch.

Batch Table

You can sort the batch table by a specific column. To do so, click the column heading by which you want to sort the table. **Example:** The batch table is, by default, sorted by **Number**. If you want to sort the batch table by **Status**, simply click the column **heading Status**.

Only a portion of the batch table is displayed at one time. To view the entire table, use the horizontal and vertical scroll bars found at the bottom and right of the table (when applicable).

Number -- This field displays the batch's **PC**Charge sequence number.

Processor -- This field displays the processing company of the batch that was settled (or was intended to be settled).

TID -- This field displays the merchant account number of processing company of the batch that was settled (or was intended to be settled).

Date -- This field displays the date that the batch that was settled (or that was intended to be settled).

Time -- This field displays the time that the batch that was settled (or was intended to be settled).

Result -- This field displays the settlement result of the batch that was settled (or was intended to be settled).

Amount -- This field displays the dollar amount of the batch that was settled (or was intended to be settled).

Status -- This field displays the dollar amount of the batch that was settled (or was intended to be settled). This field's value can be **Settled** or **Indeterminate**. Indeterminate means that **PC**Charge did not receive notification of settlement completion (for whatever reason).

SettleFileName -- This field displays the file name of the batch that was settled (or was intended to be settled).

Amex Batch Management

Simple Explanation: **PC**Charge has new American Express batch management tools that allow you to easily deal with Amex batches that were not settled due to communication problems, transaction errors, or other similar difficulties. These tools can edit open Amex batches, view archived Amex batches, and view a detailed history of Amex batches.

If you won't be settling transactions directly through American Express, you may skip ahead to the section **Auto-Settle Utility** (see page 235).

WARNING: The Amex Batch Management tools are powerful tools. We recommend that you do not use them unless you are comfortable with editing your batch. Failure to use these tools properly may result in loss of transaction data. We recommend that you use these tools under the direction of technical support until you become comfortable with their use.

Usage of Amex Batch Management Tools

Simple Explanation: This section gives a typical usage scenario for the batch management tools. Note that the batch management tools are not limited to dealing with just this scenario; they are flexible tools and can be used to correct a wide range of batch settlement issues.

The sections **Open Amex Batch Editor**, **Amex Batch Archive**, and **Settle Amex Batch** give descriptions of each of the batch management tools (see pages 230, 231, and 232).

Void Amex Transactions

1. The Amex Batch Management tools provide an easy way of voiding multiple transactions through a point-and-click interface. First, determine which transactions need to be voided. You can review the Amex transactions in your open Amex batch by viewing the **AMEX Batch Authorized** report.

2. To access the **AMEX Batch Authorized** report in **PC**Charge, click **Batch → Amex Batch Management → Settle Amex Batch**. Select the merchant account whose open Amex batch you wish to edit and click **OK**. When the **Settle Batch** window appears, click the button **Authorized Batch Report** in the **Amex** section.

3. Review those transactions listed on the **Authorized Batch Report**. Use this report to clearly identify those transactions you want to **Void**.

4. Once you've identified the transaction(s) you want to **Void**, close the Indeterminate Batch report window. To access the **Open Amex Batch Editor**, click **Batch → Amex Batch Management → Open Amex Batch Editor**. Select the merchant account whose open Amex batch you wish to edit and click **OK**.

5. You should now select the transaction(s) you want to **Void**. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction).

6. After you've selected all the transaction(s), click the **Void** button. **PC**Charge will ask you to confirm; click **Yes**.

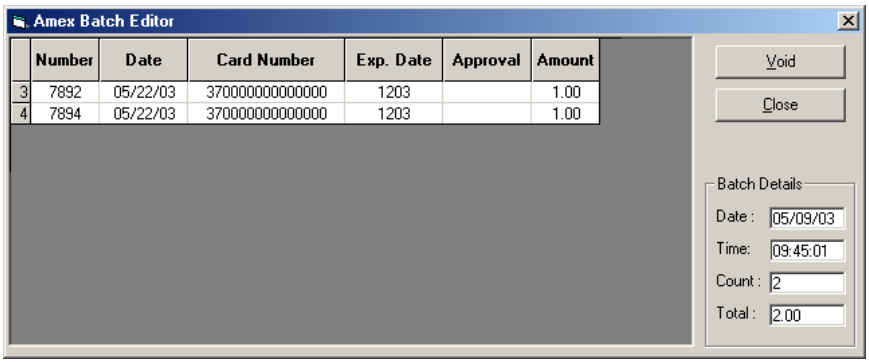
7. Finally, click the **Settle** button. The **Settle Batch** window will appear; click **Process** and **PC**Charge will contact your processing company. Amex should settle the batch successfully unless you have some batch issues to address.

Open Amex Batch Editor

★	**Simple Explanation:** This tool allows you to view a detailed list of those transactions for a particular merchant number that **PC**Charge has not yet attempted to settle. You may void any of the transactions displayed by the **Open Amex Batch Editor** tool.

To void a transaction, you must first select the row(s) containing the transaction(s) you want to void. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction). After, you've selected the transaction(s) you want to void, click the button **Void**.

To access the **Open Amex Batch Editor** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **Open Amex Batch Editor** option. Select the merchant account whose open batch you wish to edit and click **OK**.



Void -- Click this button to have **PC**Charge attempt to void any selected transactions.

Close -- Click this button to close the **Open Amex Batch Editor** window.

Batch Table

Simple Explanation: Only a portion of the batch table is displayed at one time. To view the entire table, use the horizontal and vertical scroll bars found at the bottom and right of the table (when applicable).

Sequence Number -- This field displays the transaction's **PC**Charge sequence number.

Date -- This field displays the date the transaction was processed.

Time -- This field displays the time the transaction was processed.

Card Number -- This field displays card number processed during the transaction.

Expiration Date -- This field displays expiration date of the card number processed during the transaction.

Approval Code -- This field displays the approval code received for the transaction (if applicable).

Amount -- This field displays the dollar amount of the transaction.

Batch Details

Date: -- This field displays the date the currently displayed batch was created.

Time: -- This field displays the time the currently displayed batch was created.

Count: -- This field displays the number of transactions in the currently displayed batch.

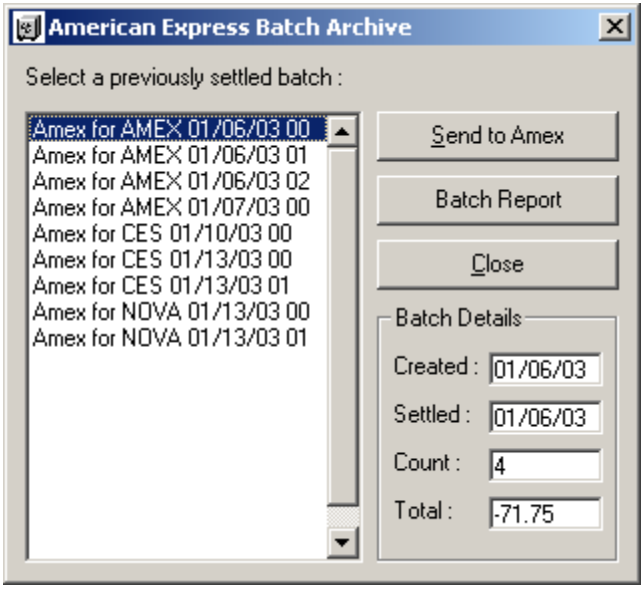
Total: -- This field displays the total dollar amount of the currently displayed batch (sales minus credits).

Amex Batch Archive

Simple Explanation: The **American Express Batch Archive** window contains a list of all archived settlement files. **PC**Charge records the date they were archived and the processor under which they were settled.

Note: You should not use this feature unless directed by a Technical Support Representative.

To access the **American Express Batch Archive** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **American Express Batch Archive** option. Select the merchant account whose open batch you wish to edit and click **OK**.



To re-transmit a settlement file to American Express, simply select it and click the button labeled **Send to Amex**. Again, archived files should not be re-transmitted to American Express unless directed by a Technical Support Representative.

Created: -- Displays the date that the selected batch was created.

Settled: -- Displays the date that the selected batch was settled.

Count: -- Displays the number of transactions to be settled in the selected batch.

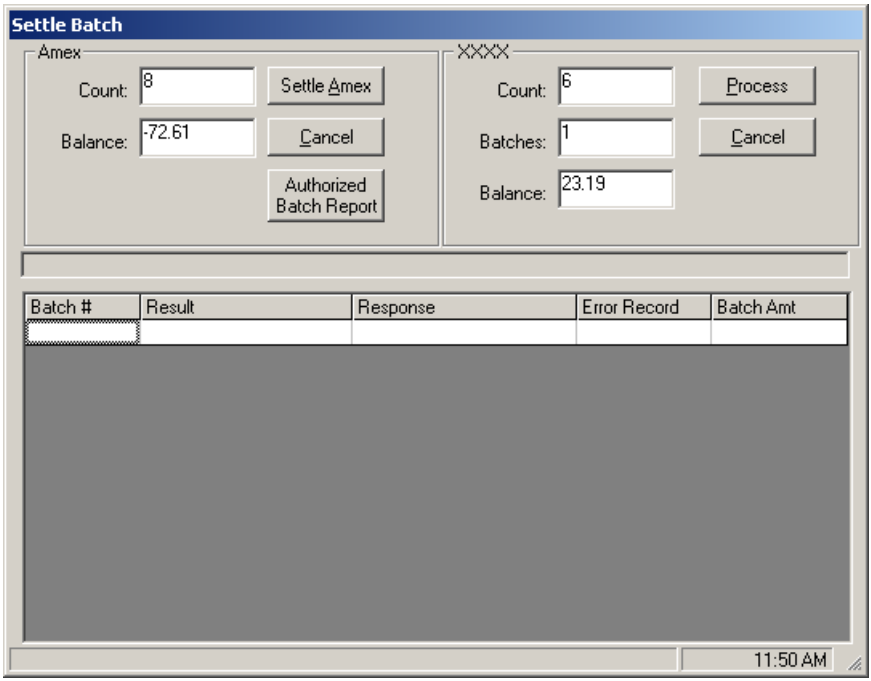
Total: -- Displays the total dollar value of the transactions to be settled in the selected batch.

Settle Amex Batch

★	**Simple Explanation:** This feature will settle all AMEX transactions for the active merchant account, whether they were processed using split dial OR through your VISA/MasterCard processing company. Consult the section **Settle** for more general batch settlement information (see page 219).

To access the **Indeterminate Batch** window, click **Batch** on the menu bar. Click the **Amex Batch Management** option. Click the **Settle Amex Batch** option. Select the merchant account whose open Amex batch you wish to edit and click **OK**.

- Make sure that the correct **Credit Card Processing Company** is selected. Click **OK**.



The top-left section of the **Settle Batch** window displays information about the AMEX batch associated with the currently selected credit card processing company's account. The top-right section of the **Settle Batch** window displays information about the non-AMEX batch associated with the currently selected credit card processing company's account. During AMEX settlement, the non-AMEX batch is not transmitted to your credit card processing company. Non-AMEX settlement must be performed separately from AMEX settlement.

The table in the lower section of this window displays information about the non-AMEX batch or batches being settled. It does not pertain to AMEX settlement.

Amex

Count: -- Displays the number of transactions that will be settled.

Balance: -- Displays the balance of the transactions that will be settled.

Settle Amex: -- Click this button to process the settlement.

Cancel: -- Click this button to abort batch settlement.

Authorized Batch Report: -- Click this button to view the **Authorized Batch Report**, which contains a list of those Amex transactions ready to be settled.

- Check that the **Count** and **Balance** fields are correct.

- Click the **Settle Amex** button.

Note: Alternatively, you may click the **Load Archive** button to re-settle a previously submitted batch (do not use this function unless directed by a Technical Support Representative).

- At the completion of settlement file transfer, a message of completion or error status will be displayed. Once the transactions have successfully been transferred to AMEX, you'll need to visit AMEX's website to view your settlement results. **PC**Charge facilitates the transfer of settlement files to AMEX, but only AMEX can report the settlement results. The following information (supplied to VeriFone by AMEX) illustrates this concept:

  "For questions regarding your American Express merchant account, American Express offers a free Internet service, Online Merchant Services, which supports online account management specific to payments, customer disputes and more. For information on how to enroll in Online Merchant Services, please contact your account representative or visit http://www.americanexpress.com/merchant. For merchants that are not enrolled in the online account management tool, paper statements are issued for general account maintenance. For general customer service, please call 800-528-5200."

- To review those transactions that were sent to American Express, view the **Credit Card Detail** report (using the **Card Type:**, **Start:**, and **End:** filters to specify AMEX and the date of the transactions to be viewed). Consult the **Credit Card Detail** section for more information on this subject (see page 248).

- You may need to manually disconnect from AMEX. To do so, look in your Windows system tray for the connection icon. The system tray is on the same taskbar as the Windows **Start** button, but is on the opposite side of the screen (usually the bottom-right corner of the screen). Right-click the connection icon (it's an image of two computers) to access the connection menu. Left-click the menu item **Disconnect** to disconnect from AMEX.

Auto-Settle Utility

Simple Explanation: **PC**Charge includes a utility that allows you to have your terminal-based credit card merchant account settle automatically. Previously, **PC**Charge required that you manually settle your terminal-based account's batch. The new **PC**Charge Auto-Settle utility allows you to have your batch close automatically at a specified time--just like a host-based account's batch (if set to auto close).

If your account is host based or if you have no interest in using this feature, you may skip ahead to the section **Truncation Close** (see page 238).

Technical Details: The **PC**Charge Auto-Settle utility will create a log of settlements in plain-text format and store it in the **PC**Charge installation directory. The file (named `Settle.log`) will contain the settlement response from the processor and the time/date of the settlement.

Note: The Auto-Settle utility is primarily intended for use with one account. When used with multiple accounts, **PC**Charge will attempt to settle the batches in the order that their respective accounts appear in the software. If a settlement attempt fails, the Auto-Settle utility will not continue on to the next account. We **HIGHLY** recommend that you check your **Settled Batch Report** after using the utility with multiple accounts.

Installing and Using the Auto-Settle Utility

1. To install the utility, insert your **PC**Charge installation CD into your computer and reinitiate the installation process as described in the section **Installation** (see page 23). Once you've begun the **PC**Charge installation process, you'll see new options instead of the standard installation options. Select the **Modify** option and click the **Next** button.

2. Leave a check next to the **Auto-Settle Utility** option, but remove all other checks (since you only need to install the **Auto-Settle Utility**). Click the **Next** button, and **PC**Charge will install the utility.

3. The **PC**Charge Auto-Settle utility can be used on the computer on which **PC**Charge is located, or a computer with read/write access (full permissions) to the **PC**Charge installation directory.

4. Start **PC**Charge. **PC**Charge MUST be running while you're using the Auto-Settle Utility.

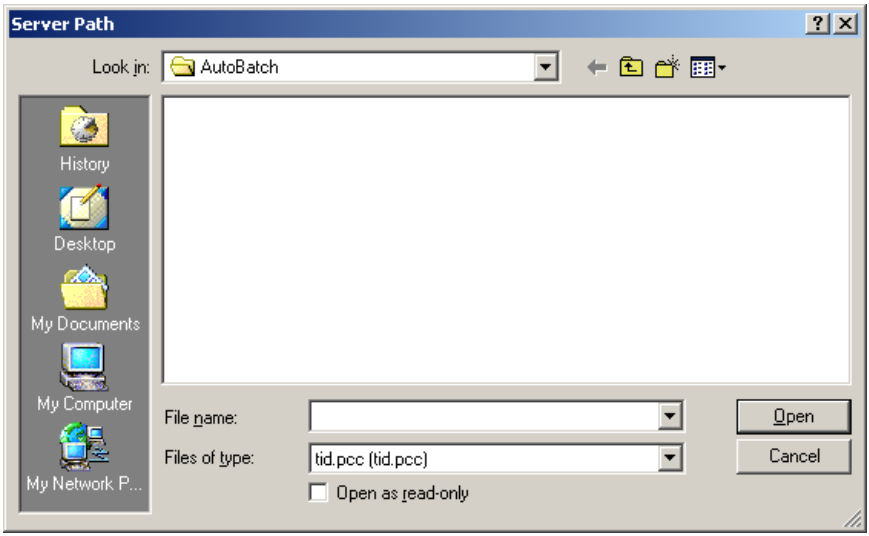
Note: Do not click any icons or access any **PC**Charge features. **PC**Charge must remain at its main window in order for the **Auto Settle Utility** to work correctly.

5. Click your Windows **Start** button. Click **Programs** or **Program Files**. Click **Accessories**. Click **Windows Explorer**.

6. To use the Auto-Settle utility, browse to the directory where it was installed (using Windows Explorer). Double-click the file `AutoBatch.exe`.

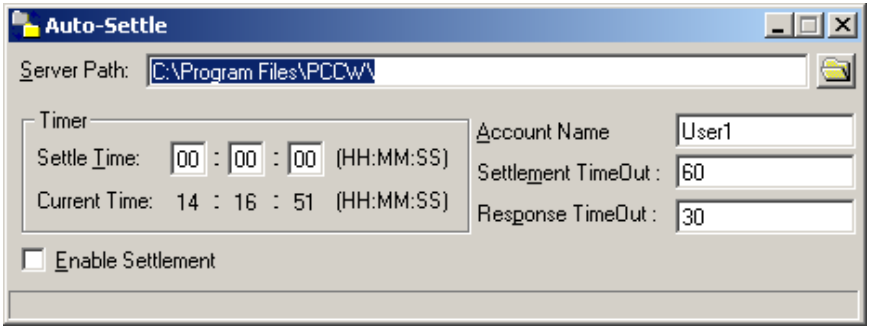
	Note: It may be convenient to create a shortcut to this file on your desktop. Consult your Windows help file for instructions on creating a shortcut (instructions vary among the versions of Windows).

7. On your first execution of the program, you'll be prompted to specify the location of the **PC**Charge directory.



8. Browse to the directory of your **PC**Charge executable.

9. Select the file named `tid.pcc`. Click the **Open** button. The **Auto-Settle** main window will appear.



10. The **Server Path** is the directory path of the **PC**Charge executable. Should it ever become necessary to modify this path, you may enter the new path manually or use the folder button to the right of this field.

11. Enter the desired **Settle Time** (in military format **Ex.** `15:00:00` = `3:00:00` p.m.). The Auto-Settle utility will instruct **PC**Charge to attempt to settle the batch.

12. Select the **Enable Settlement** option to enable automatic settlement of your batch. As a safety precaution, the Auto-Settle utility is not enabled when it starts. To make it so that settlement is enabled every time this utility starts, you'll need to edit the program shortcut's properties. If you want settlement to be enabled every time this utility starts:

    - Right-click on the program's shortcut.
    - Left-click **Properties**.
    - Add `/e` to the end of the address shown in the **Target:**.

      Example: `"C:\Program Files\AutoBatch\AutoBatch.exe" /e`

    - Click **OK**. The shortcut will now cause the utility to start with settlement enabled.

13. Enter the **Account Name** that **PC**Charge will use to settle your batch. This field refers to an active **PC**Charge user. If you have multiple users registered in **PC**Charge, you may select one of those to use instead of `User1`. Otherwise, leave this field at the default value.

14. Use the **Settlement TimeOut** field to specify the number of seconds that the **PC**Charge Auto-Settle utility will wait for a batch to settle before displaying an error message. You will very likely need to adjust this value to accommodate:

    - the size of your batch
    - the average settlement speed of your processor
    - whether you're using a TCP/IP or dial-up connection

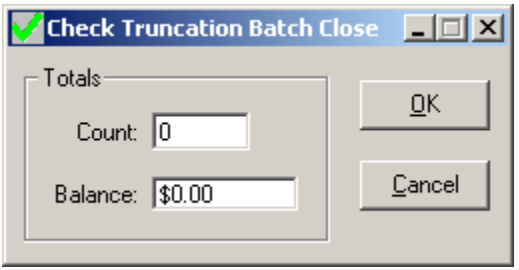
    The exact time needed will have to be determined through trial and error. It's suggested that you time a normal "manually" settled batch before entering a value into this field.

15. Use the **Response TimeOut** field to specify the number of seconds that the **PC**Charge Auto-Settle utility will wait for any response from **PC**Charge. This response comes before actual settlement is attempted, and can be thought of as the initial "handshake" response. Most users should leave this field at the default value.

16. The Auto-Settle Utility is now set up. Leave it and **PC**Charge running, and your batch will be automatically settled at the specified **Settle Time**.

Truncation Close

★	**Simple Explanation:** As with credit card processing, **Check Truncation/Conversion** requires that you retransmit the transaction information to initiate the transfer of funds from your customer's checking account to your account. If you do not process check transactions or your check processor does not handle truncation transactions, you may skip ahead to the section **Process Reversals** (see page 239).



1. If you only have one credit card processing company set up in **PC**Charge, skip ahead to step 2. Otherwise:

   - Each check processing account in **PC**Charge is associated with a unique credit card processing account. Make sure that the credit card processing selected in the status (at the bottom of the **PC**Charge window) is the one you used to set up the check processing company whose truncations you wish to close.

2. To access the **Batch Truncation Close** window, click **Batch** on the menu bar. Click the **Truncation Close** option.

3. Check that the **Count** (number of transactions that will be settled) and **Balance** (balance of those transactions) fields display the amount that you expect to close. You may refer to your **PC**Charge reports to check these values. If they do not match your expectations, you should contact your check processing company to investigate the discrepancies. Once you're ready to close, click the **OK** button.

4. When the transactions have finished closing, **PC**Charge will display a status message. You're now ready to resume transaction processing

Process Reversals

Simple Explanation: *What is a reversal?*

A pre-auth (or authorization only) transaction deducts from the cardholder's limit to buy, but the money does not move to your account because it has not been captured. A post-auth transaction will mark part or all of the authorized funds to be transferred to your account. A reversal will return the unused portion of the authorization back to the cardholders account. If you don't perform a reversal, the customer will have to wait until the pre-auth expires before they can access the unused money.

If you do not process reversals or your credit card processor does not support reversals, you may skip ahead to the section **Upload Check Images** (see page 240).

Note: Reversals are not available with every credit card processing company. If reversals are available with the processing company you are using, you must have **PC**Charge set up to process reversals. Check the **Extended Data Fields** for your processing company to see if you are set up for reversals.

To access the **Process Reversals** window, click **Batch** on the menu bar. Click the **Process Reversals** option. When you choose the option to process reversals, **PC**Charge searches the database for any possible reversals.

Most credit card processing companies will not allow a reversal if the difference between the post-authorization amount and the pre-authorization amount is greater than 10% of the pre-authorization amount.

Example: If you perform a pre-auth for $100 and did a post-auth for $90, you could perform a reversal for $10. However, if the pre-auth amount is $100 and the post-auth amount is $80, you could not perform a reversal for $20. The intended reversal amount ($20) is greater than 10% of the pre-auth amount ($100).

Upload Check Images

Simple Explanation: If you've selected the **RDM EC5002i** or **eN-Check 2600** as your check reader, **PC**Charge can transmit check images to your check services company (if this ability is supported for your check services company). To determine if this ability is available to you, check the section of the **PC**Charge Appendices related to your check services company.

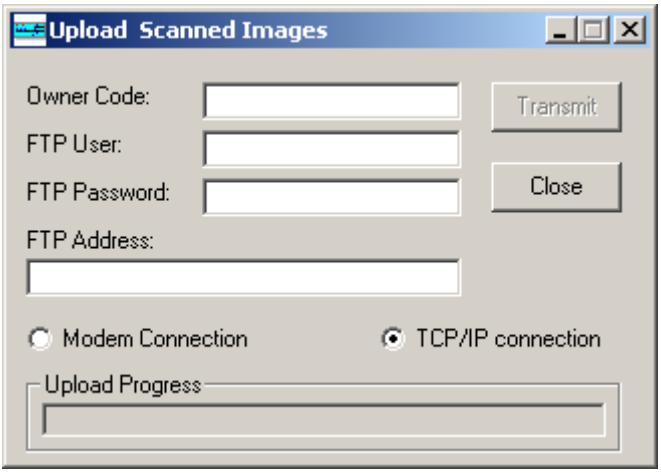
If you do not process checks, did not select the **RDM EC5002i** or **eN-Check 2600**, or your check services company does not support image uploading, you may skip ahead to the section **Reports** (see page 242).

Note: Check uploading is often required for those merchants that are performing ECC (Electronic Check Conversion) transactions. By uploading the check images at the end of each business day, you're avoiding having to manually deliver the physical checks to your bank and/or check services company. Contact your check services company to determine how often you will be expected to upload the scanned images.

How to Upload Check Images

1. Make sure that you've selected the correct check processing company account. You can check this by accessing your account information that you've already set up in the **Check Services Company Setup** window (see page 105).

2. Click **Batch** on the **PC**Charge menu bar (near the top of the **PC**Charge window). The **Upload Scanned Images** window will appear.



3. **PC**Charge copies the **Owner Code**, **FTP User**, **FTP Password**, **FTP Address**, and connection information from your check processing company's **Extended Data Fields** window. Consult the section **Check Services Company Setup** for more information on accessing your check processing company's **Extended Data Fields** window (see page 105).

4. When you're ready to transmit your scanned check images to your check services company, click the **Transmit** button. **PC**Charge will connect to your check processing company via the method you've specified, and will transmit the scanned check images.

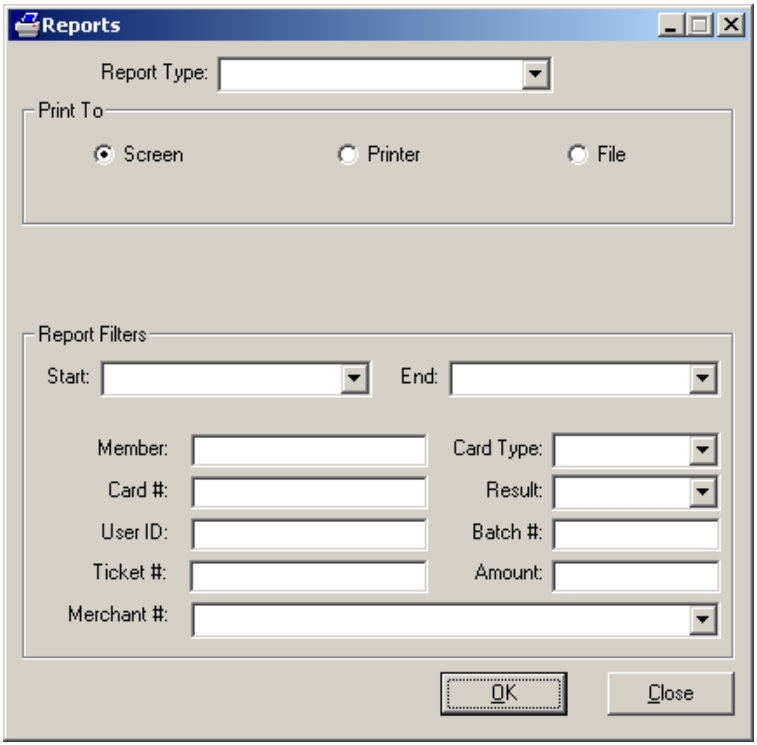
5. After the images have fully transmitted, click **Close** to exit the **Upload Scanned Images** window.

Note: Consult the section **All about ECC Check Transactions** for information on ECC (Electronic Check Conversion) transactions (see page 150).

Reports

★	**Simple Explanation:** This section explains how to access each report and find out what transaction information each report presents. You will also learn how to configure your report's data.

The **Reports** menu has many sub-menus. The reports are categorized by the type of data they display: credit card **Transactions**, **Batches**, **Check** transactions, **Debit** transactions, etc. When selected, each **Reports** menu item brings up a window similar to the following:



☛	**Note:** Some **Reports** windows selectable from the **Reports** menu will not have the same options and fields accessible as other Reports windows. For example, in the **Today's Summary Report**, you wouldn't be able to change the **Member:** and **Ticket #:** fields. Further, all processing companies will not have access to the same reports. An account using a host based system would, of course, not be able to access the **Settled Batch** report (host based systems *close* their batches, terminal based systems *settle* their batches).

Report Type

Each **Reports** menu item will display a different report type in the **Report Type:** field. You can select a different report type from this list by clicking on the small arrow to the right of the **Report Type:** field.

Print To

Window -- (Default = Selected) -- Select this option if you want to view the report from within **PC**Charge. After the report is shown on window, you may print it out by clicking the **Print** button.

Printer -- (Default = Unselected) -- Select this option if you want to send the report to the printer selected in the **Report Printer Setup** window (see page 72). If this option is selected, two additional options become available: **Portrait** and **Landscape**. Select the page orientation you wish to use.

File -- (Default = Unselected) -- Select this option if you want to send the report to your hard drive as an ASCII text file. After this option is enabled and you click **OK**, you'll need to specify the desired file name and location of the text file.

Report Filters

Start: -- Click the small drop-down arrow button (to the right of the **Start:** field). Select the start date for report range you wish to view.

End: -- Click the small drop-down arrow button (to the right of the **End:** field). Select the end date for report range you wish to view.

Member: -- Use this field if you want to generate a report that shows only those transactions processed for a specific card member. Enter the exact card member name used in the original transaction(s).

Card #: -- Use this field if you want to generate a report that shows only those transactions processed for a specific credit card number. Enter the exact credit card number used in the original transaction(s).

Note: Enter the first four digits of the credit card number, eight periods, and then the last four digits of the credit card number.

User ID: -- Use this field if you want to generate a report that shows only those transactions processed by a specific user ID. This report applies only to multi-user version of **PC**Charge. Enter the exact user ID used to process the original transaction(s).

Ticket #: -- Use this field if you want to generate a report that shows the transaction associated with a particular ticket number. Enter the exact ticket number used in the original transaction.

Merchant #: -- (Default = All) -- Select a merchant number. All transactions processed with the selected merchant number will be used to generate the report. If **All** is selected as the **Merchant #:**, then all transactions processed with all merchant numbers registered with **PC**Charge will be used to generate the report.

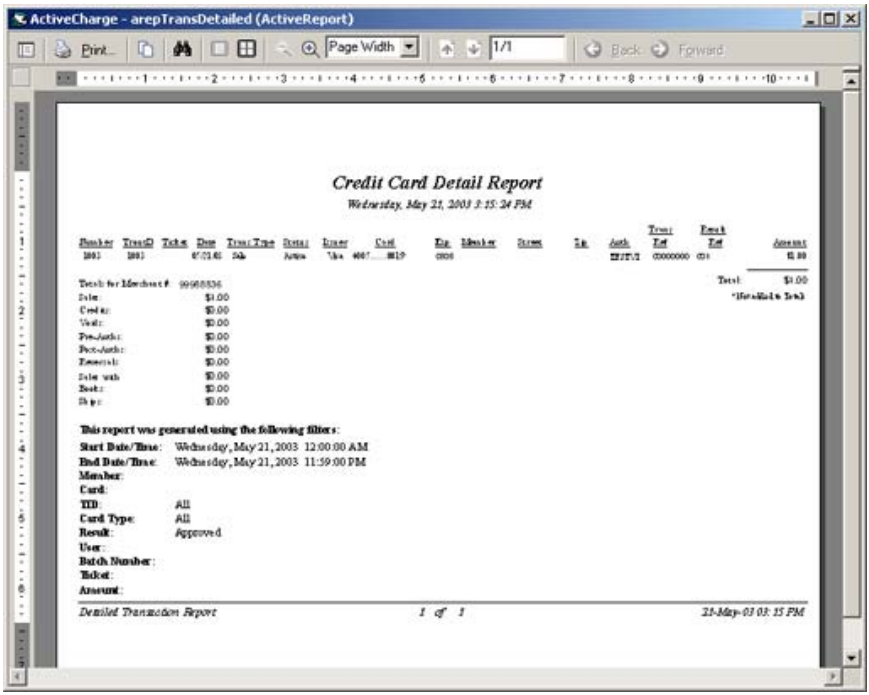
Card Type: -- (Default = All) -- Select a card type. All transactions processed with the selected card type will be used to generate the report. If **All** is selected as the **Card Type:**, then all transactions processed with all card types will be used to generate the report.

Status: -- (Default = Approved) -- Select the result of a transaction: **Approved** or **Declined**. All transactions processed with the selected status will be used to generate the report. If **All** is selected as the **Status:**, then all transactions processed - regardless of status - will be used to generate the report.

Batch: -- Enter a batch number. All transactions processed within the selected batch will be used to generate the report. Enter the exact batch number used for the original transaction(s).

Amount: -- Enter an amount. All transactions processed for the selected amount will be used to generate the report. Enter the exact amount used in the original transaction(s).

Viewing a Report



	Note: Some reports are larger than your viewable window. Use the scroll bars (located on the right hand side and bottom of the window).

Report Window Buttons

Icon	Description
	Print -- Click this button to print the report.
	Copy -- Click this button to copy this report to system memory as an image. You may then paste the image into a graphics editing application.
	Find -- Click this button to find a text string within the report.

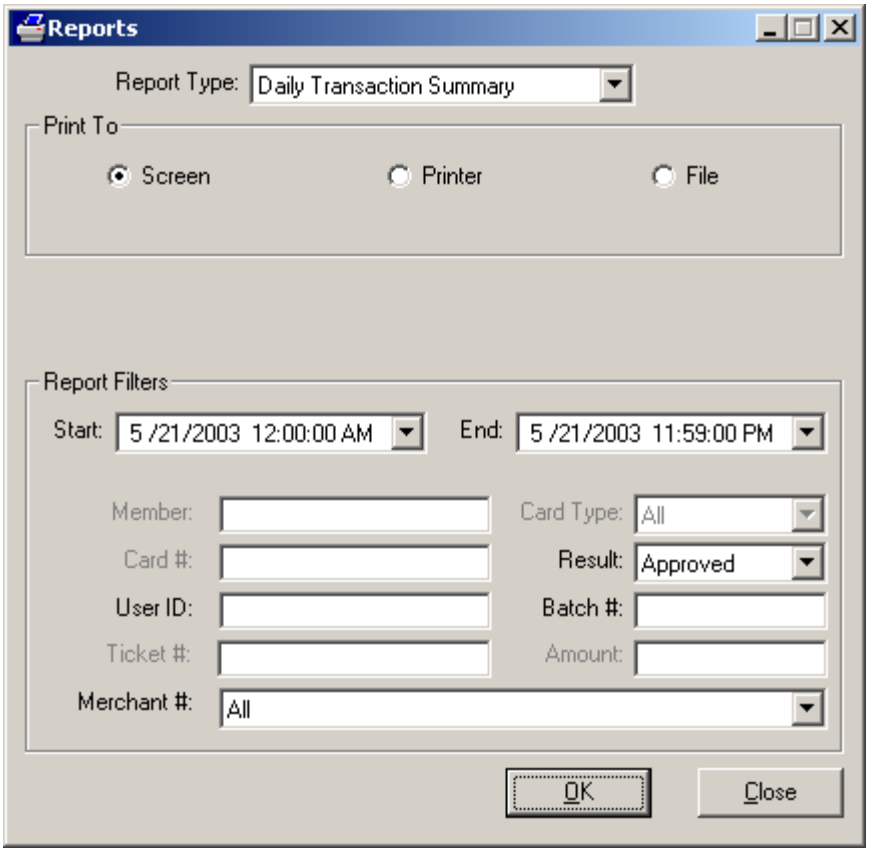
Report Window Buttons -- *continued*

Icon	Description
	Single Page -- Click this button to view a single report page at a time.
	Multiple Pages -- Click this button to view multiple report pages at once. You may specify how many pages you wish to view simultaneously.
	Zoom Out -- Click this button to decrease the current magnification level.
	Zoom In -- Click this button to increase the current magnification level.
	Previous Page -- Click this button to view the previous page in the report.
	Next Page -- Click this button to view the next page in the report.
	Move Backward -- Click this button to move backward in your page view history.
	Move Forward -- Click this button to move forward in your page view history.

Daily Transaction Summary

The **Daily Transaction Summary** is a summary of the transactions that you have processed today.

To access the **Daily Transaction Summary** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Daily Transactions** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Daily Transaction Summary** from the **Report Type:** drop-down list.



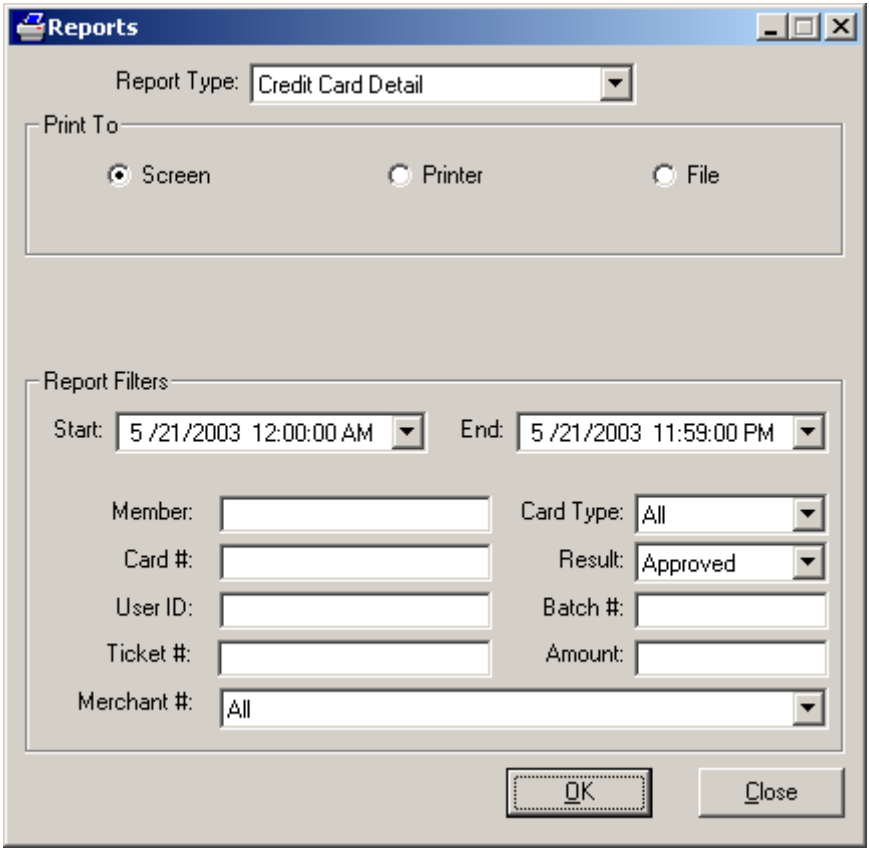
In the **Report Filters** area you can select the **User ID** that processed the transactions, **Status:** of the transactions processed, the **Start:** and **End:** date, the **Batch #:**, and the **Merchant #**. Click the **OK** button to view/print/save the report.

Because this is a **Daily Transaction Summary**, the **Start:** and **End:** dates default to today's date.

Credit Card Detail

The **Credit Card Detail** report is a line-by-line view of your credit card transaction history.

To access the **Credit Card Detail** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Credit Card Detail** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Credit Card Detail** from the **Report Type:** drop-down list.

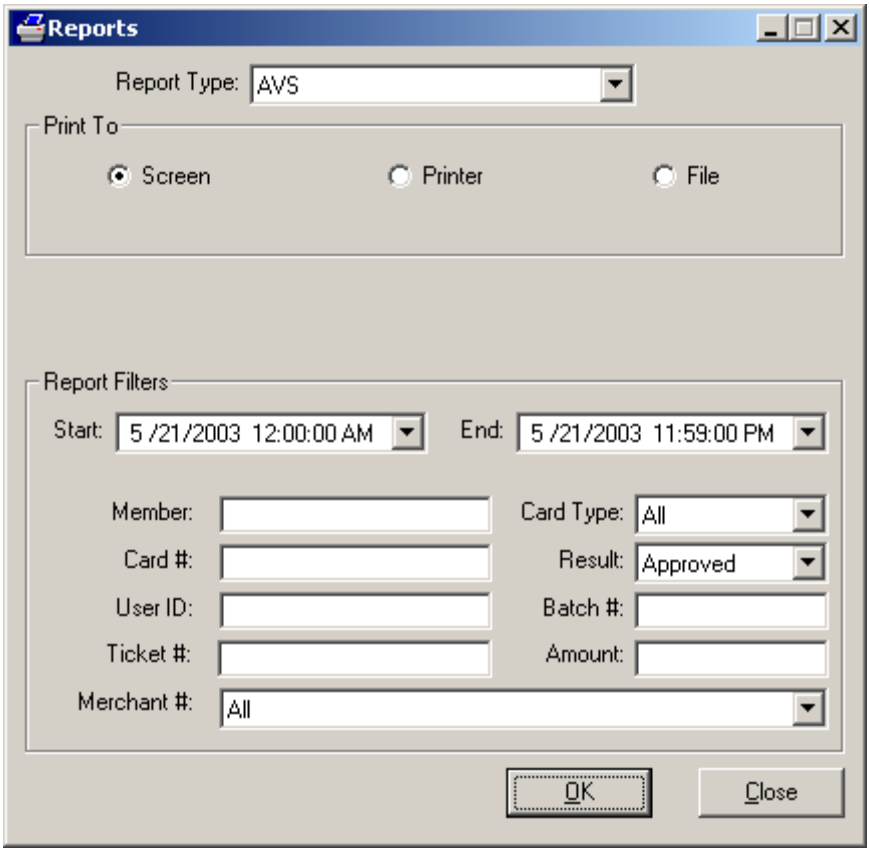


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

AVS

The **AVS** report shows your transaction history with the AVS response for each transaction.

To access the **AVS** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **AVS Report** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **AVS** from the **Report Type:** drop-down list.

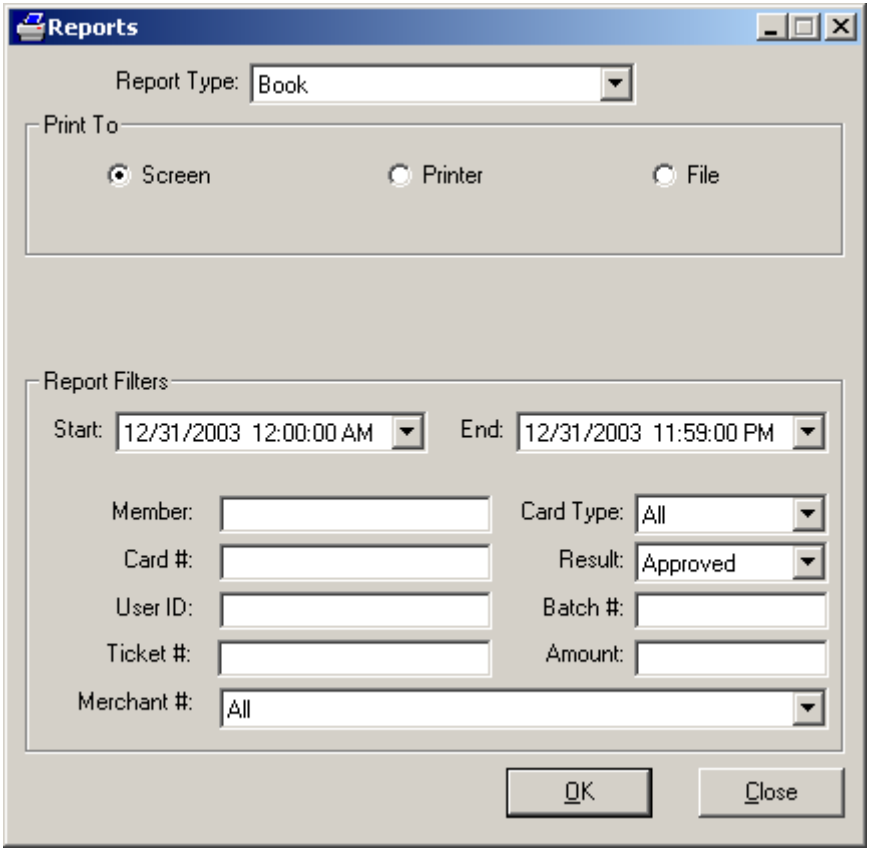


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Book

The **Book** report shows transactions that were performed using the **Book Transaction** window.

To access the **Book** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Book** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Book** from the **Report Type:** drop-down list.

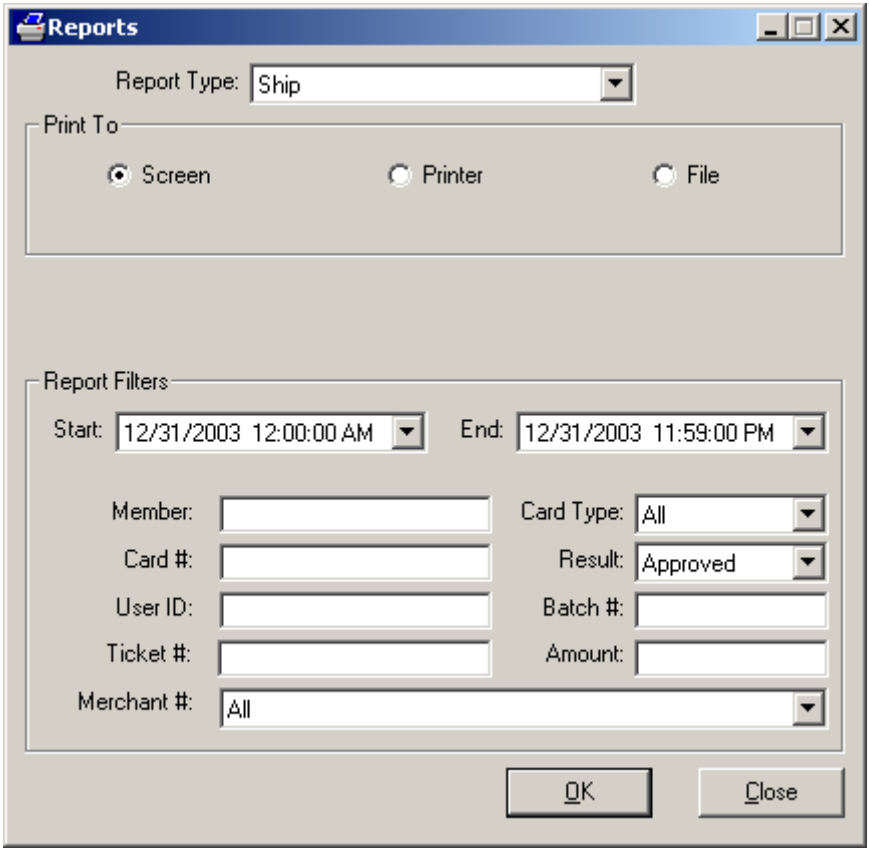


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Ship

The **Ship** report shows transactions that were performed using the **Ship Transaction** window.

To access the **Ship** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Ship** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Ship** from the **Report Type:** drop-down list.

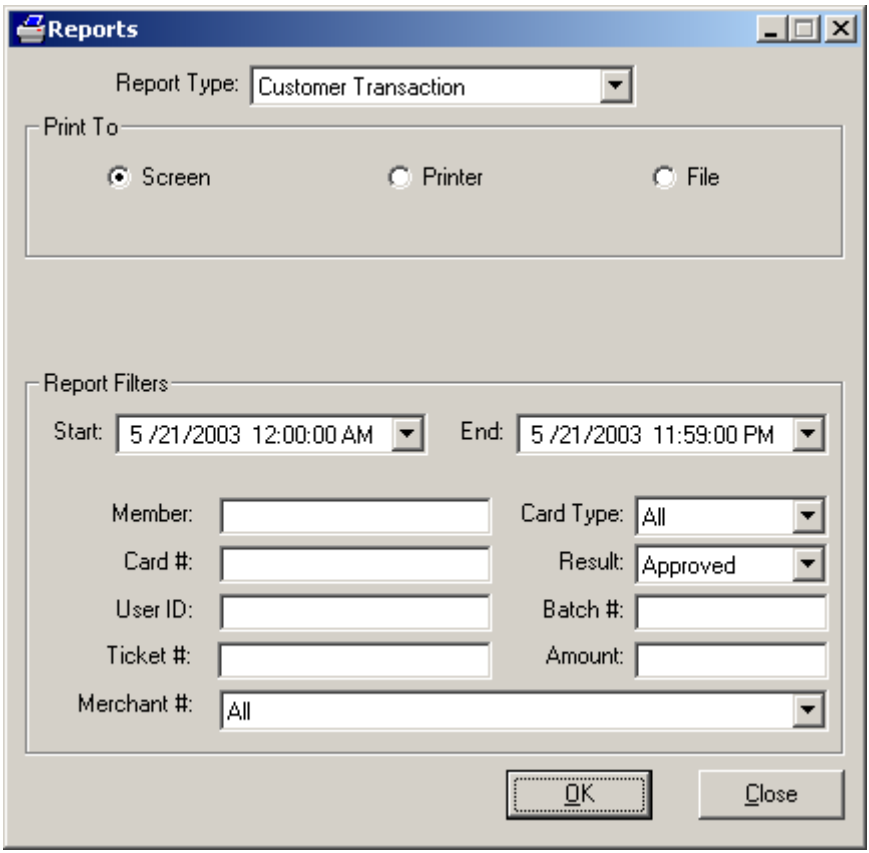


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Customer Transaction

The **Customer Transaction** report displays transactions that were processed as a payment for a recurring billing contract. Consult the section **Contracts** for more information recurring billing contracts (see page 204).

To access the **Customer Transaction** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Customer Report** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Customer Transaction** from the **Report Type:** drop-down list.



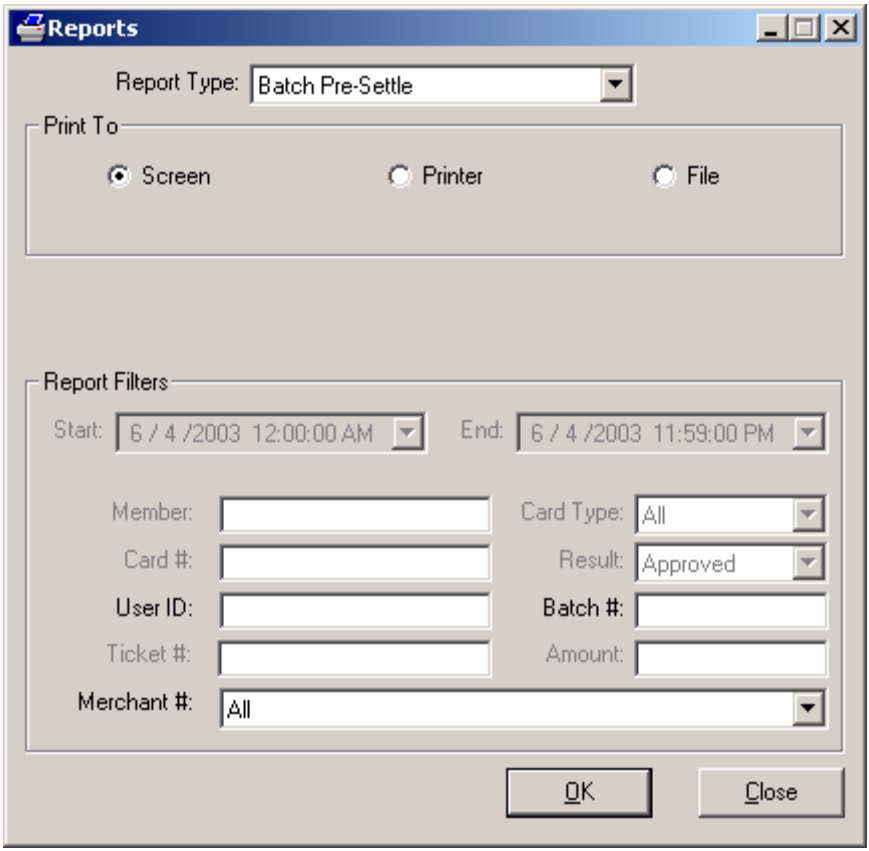
In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Batch Pre-Settle

The **Batch Pre-Settle** report lets you view batches of transactions that are waiting to be settled. As soon as you settle the transactions, the report will be empty. There will be no transactions to view until you process more transactions.

	Note: This report is only available when using a terminal-based processing company.

To access the **Batch Pre-Settle** report filter, click **Reports** on the menu bar. Click the **Batch** option. Click the **Pre-Settle** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Batch Pre-Settle** from the **Report Type:** drop-down list.



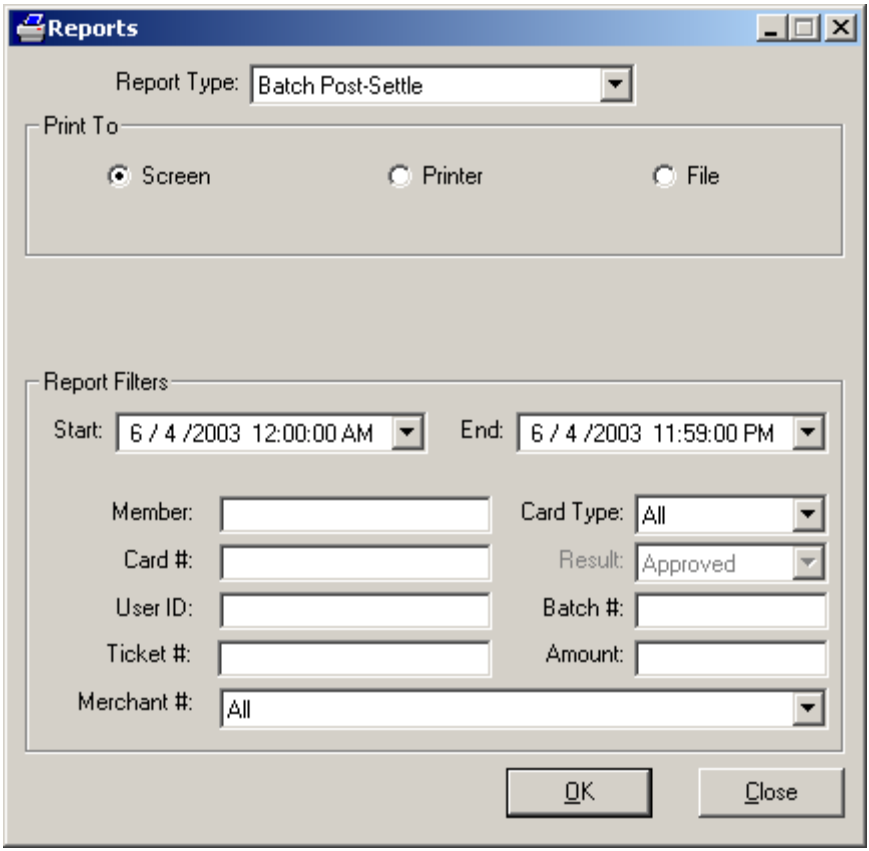
In the **Report Filters** area you can select the **Merchant #:** used to process the transactions. The date range is not pertinent to this report. Click the **OK** button to view/print/save the report.

Batch Post-Settle

The **Batch Post-Settle** report allows you to view batches of transactions that have been settled.

	Note: This report is only available when using a terminal-based processing company.

To access the **Batch Post-Settle** report filter, click **Reports** on the menu bar. Click the **Batch** option. Click the **Post-Settle** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Batch Post-Settle** from the **Report Type:** drop-down list.



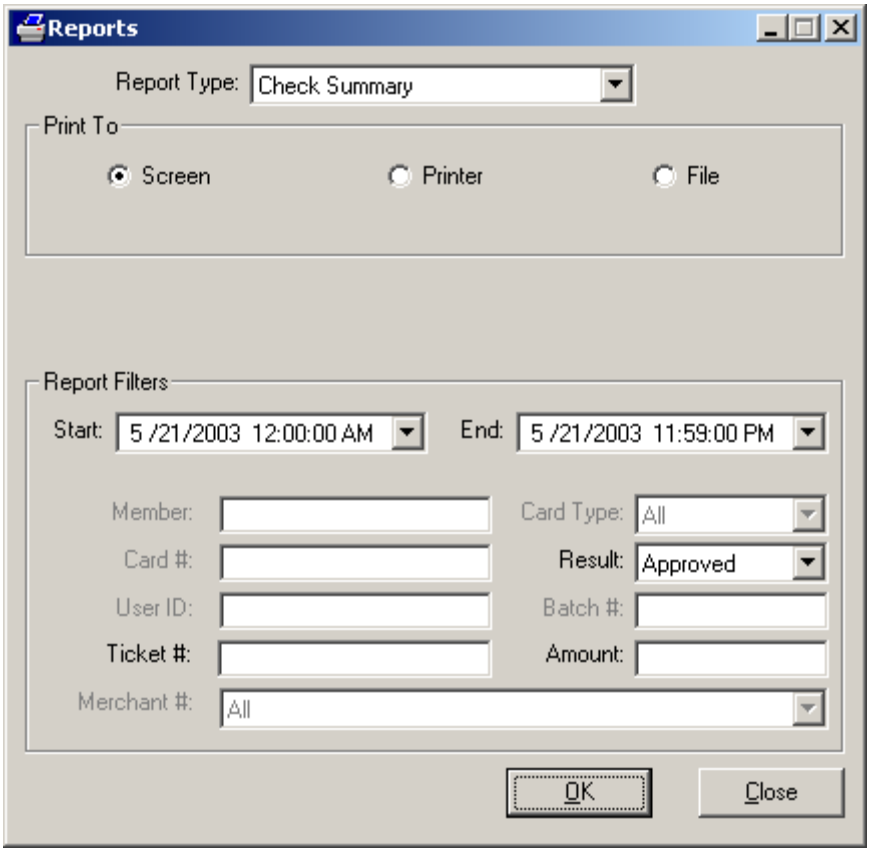
In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Check Summary

The **Check Summary** report gives a summary of check transactions.

	Note: This report is only available in a check-processing environment.

To access the **Check Summary** report filter, click **Reports** on the menu bar. Click the **Check** option. Click the **Summary Report** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Check Summary** from the **Report Type:** drop-down list.



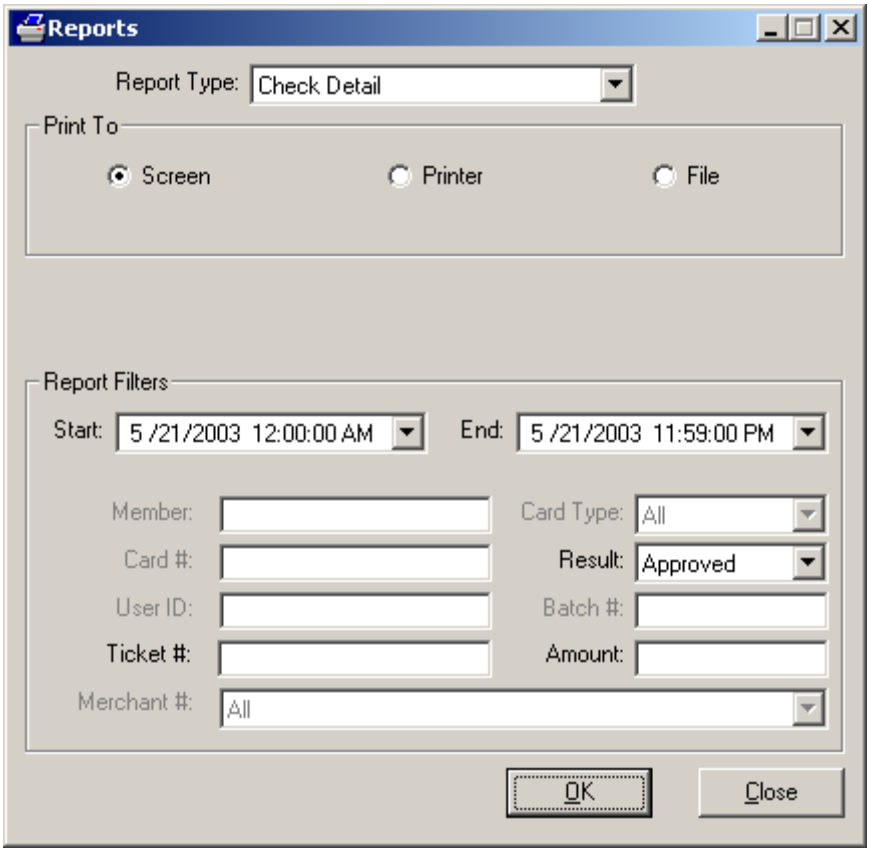
In the **Report Filter** area you can select the **Start:** and **End:** dates, the **Ticket #:**, the **Amount:**, and the **Status:** of transactions processed. Click the **OK** button to view/print/save the report.

Check Detail

The **Check Detail** report is a line-by-line view of your check transaction history.

	Note: This report is only available in a check-processing environment.

To access the **Check Detail** report filter, click **Reports** on the menu bar. Click the **Check** option. Click the **Detailed Summary** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Check Detail** from the **Report Type:** drop-down list.



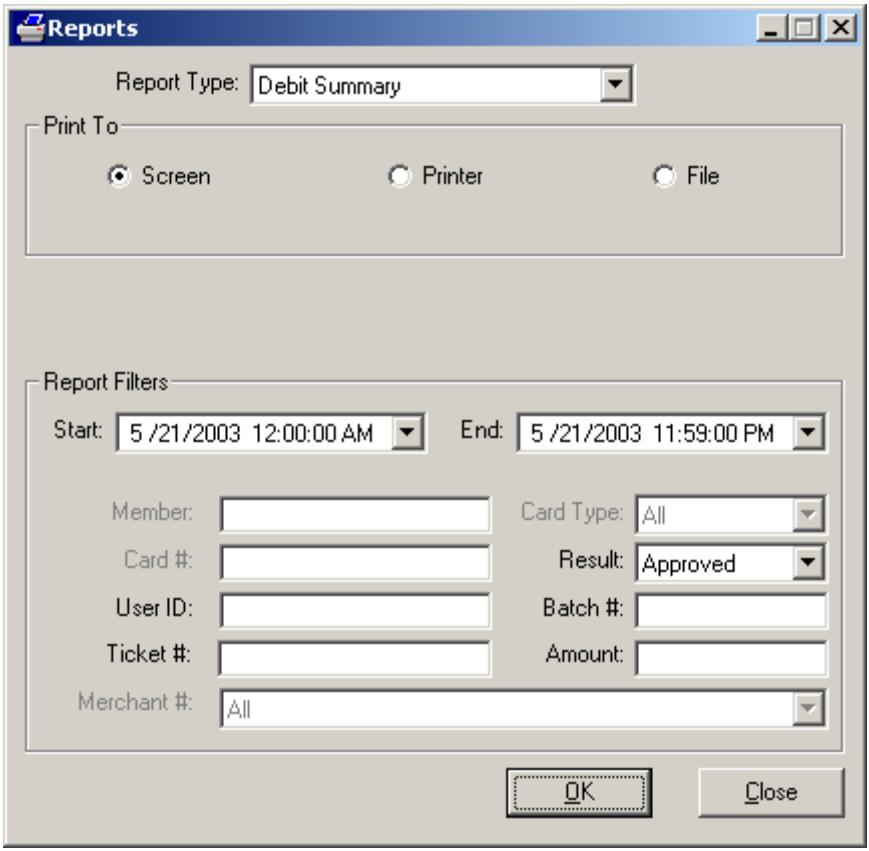
In the **Report Filter** area you can select the **Start:** and **End:** dates, the **Ticket #:**, the **Amount:**, and the **Status:** of transactions processed. Click the **OK** button to view/print/save the report.

Debit Summary

The **Debit Summary** report is a summary of your debit transaction history.

	Note: This report is only available in a debit processing environment.

To access the **Debit Summary** report filter, click **Reports** on the menu bar. Click the **Debit** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Debit Summary** from the **Report Type:** drop-down list.



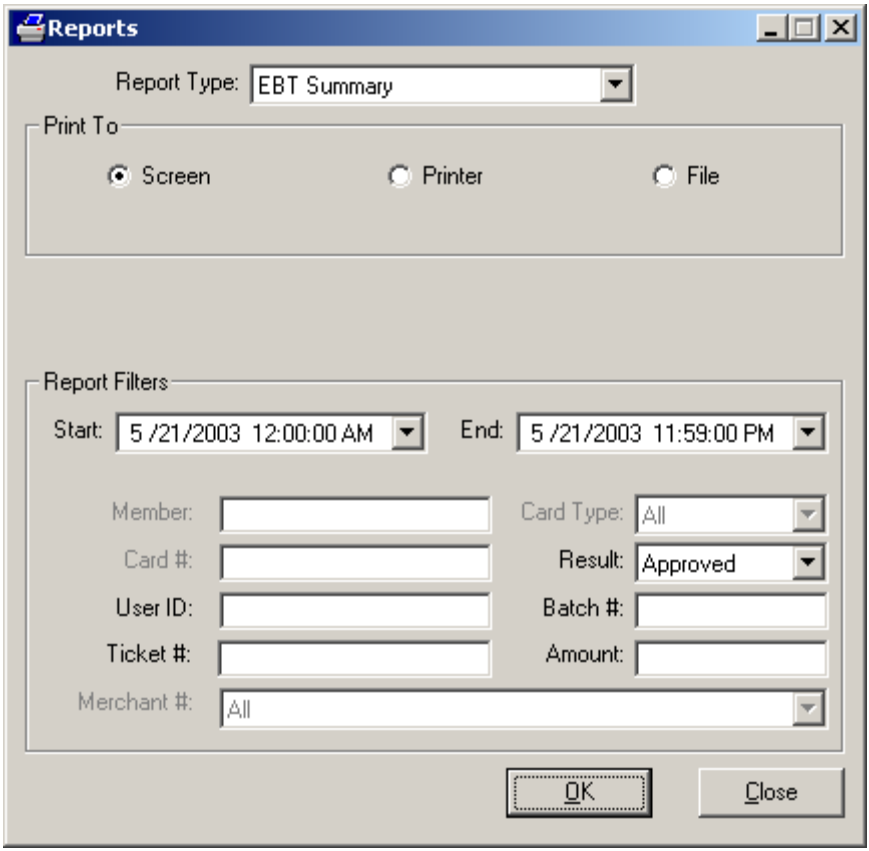
In the **Report Filters** area you can select the **User ID** that processed the transactions, the **Start:** and **End:** dates, the **Ticket #:** of the transaction, the **Status:** of transactions processed, the **Batch #:**, and the **Amount:**. Click the **OK** button to view/print/save the report.

EBT Summary

The **EBT Summary** report is a summary of your EBT transaction history.

	Note: This report is only available in an EBT processing environment.

To access the **EBT Summary** report filter, click **Reports** on the menu bar. Click the **EBT** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **EBT Summary** from the **Report Type:** drop-down list.

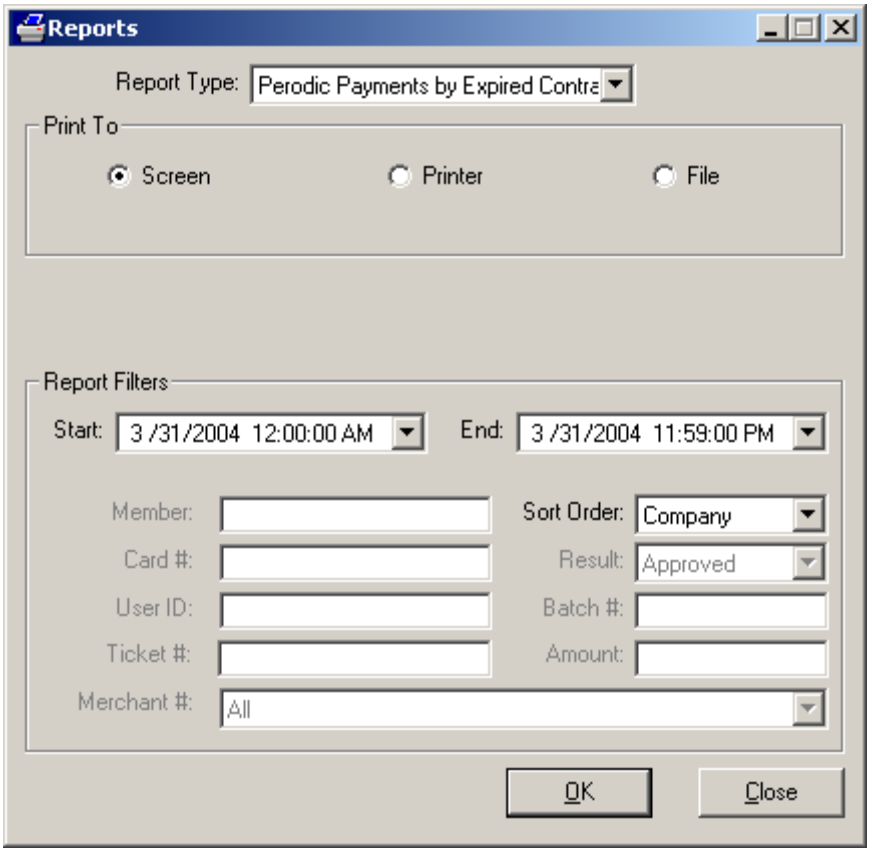


In the **Report Filters** area you can select the **User ID** that processed the transactions, the **Start:** and **End:** dates, the **Ticket #:** of the transaction, the **Status:** of transactions processed, the **Batch #:**, and the **Amount:**. Click the **OK** button to view/print/save the report.

Periodic Payments by Expired Contracts

This report shows the customer database accounts that will expire within the selected date range.

To access the **Account Expiration** report filter, click **Reports** on the menu bar. Click the **Periodic Payments** option. Click the **Summary by Expired Contracts** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Periodic Payments by Expired Contracts** from the **Report Type:** drop-down list.



Sort Order:

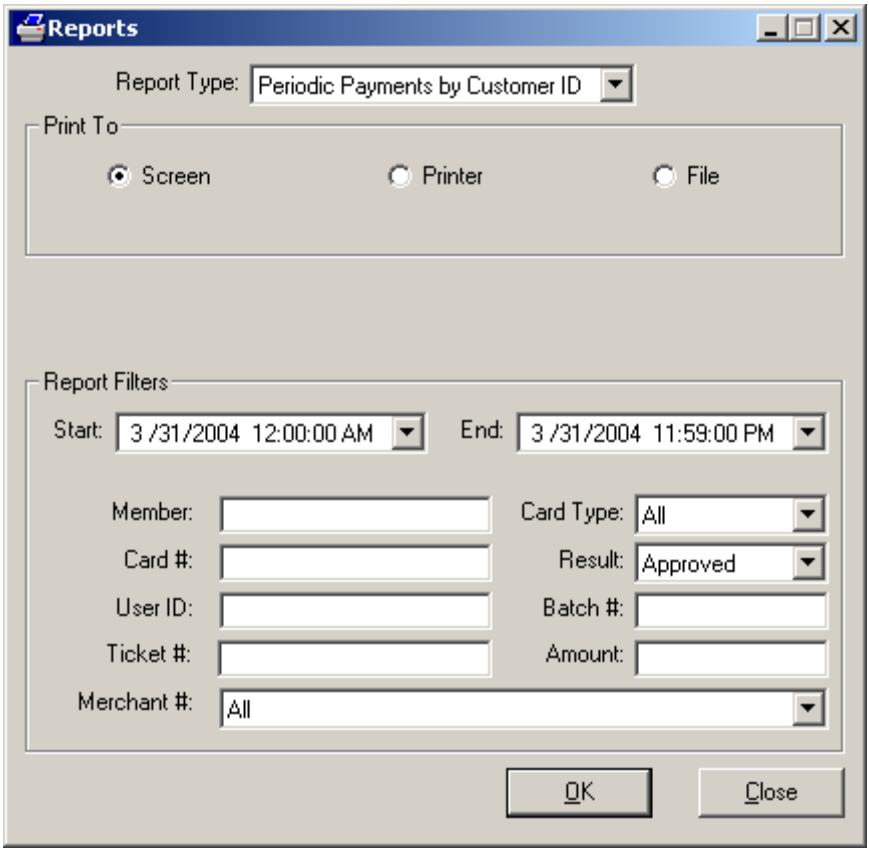
You may sort by **Company** name or by **Final Date**

In the **Report Filters** area you can select the **Start:** and **End:** dates, and a **Sort Order:**. Click the **OK** button to view/print/save the report.

Periodic Payments by Customer ID

This report shows a summary of periodic payments based on customer database accounts that were processed within the selected date range.

To access the **Periodic Payments by Customer ID** report filter, click **Reports** on the menu bar. Click the **Periodic Payments** option. Click the **Summary by Customer ID** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Periodic Payments by Customer ID** from the **Report Type:** drop-down list.

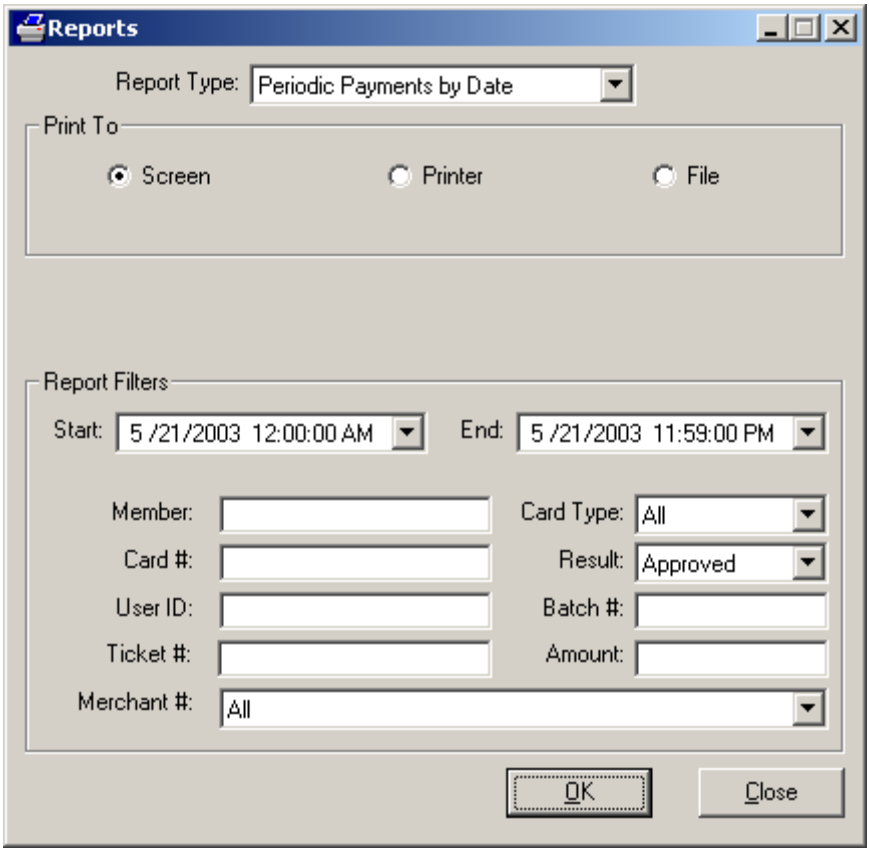


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Periodic Payments by Date

This report shows you a line-by-line report of periodic payment transactions from the customer database that were processed within the selected date range.

To access the **Periodic Payments by Date** report filter, click **Reports** on the menu bar. Click the **Periodic Payments** option. Click the **Summary by Date** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Periodic Payments by Date** from the **Report Type:** drop-down list.

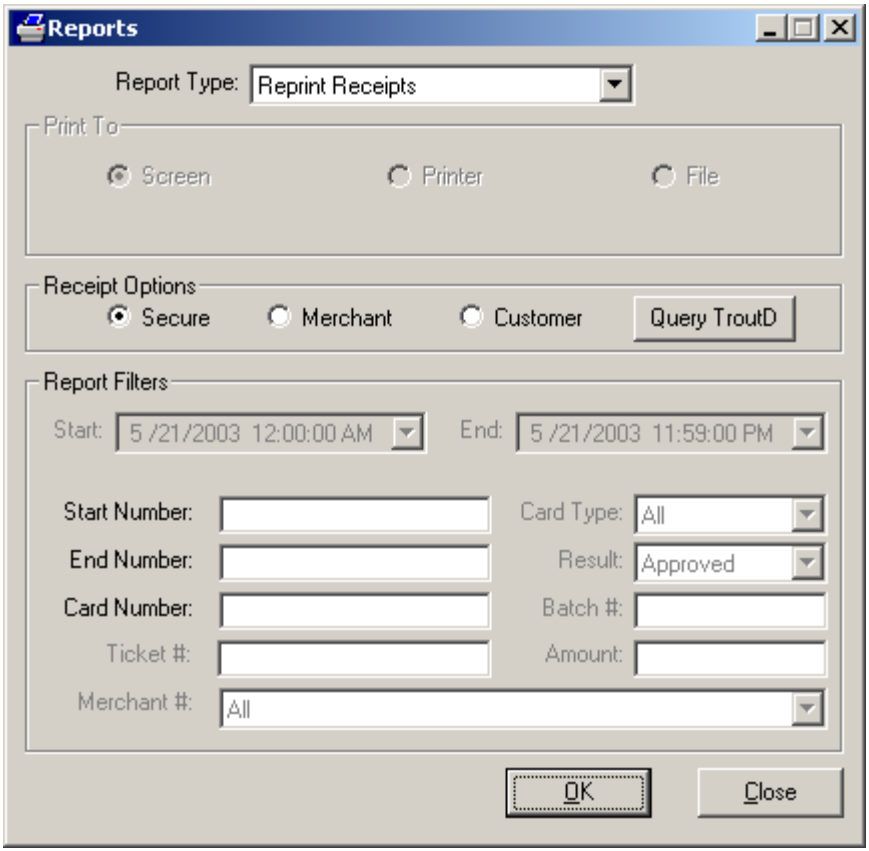


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Reprint Receipts

The **Reprint Receipts** function allows you to reprint a receipt. The **Report Filter** section of this window is similar to the other report filter windows. However, here you must specify a single transaction or a range of transactions for which you wish to reprint receipts.

To access the **Reprint Receipts** report filter, click **Reports** on the menu bar. Click the **Reprint Receipts** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Reprint Receipts** from the **Report Type:** drop-down list.



- Enter the number of the first receipt in the **Start Number:** field.
- Enter the number of the last receipt in the **End Number:** field.
- Click the **OK** button to reprint the receipt(s).

The number of each transaction can be found by viewing the **Detailed Summary** report. Alternatively, you can use the **Query TroutD** button (explained below).

Report Options

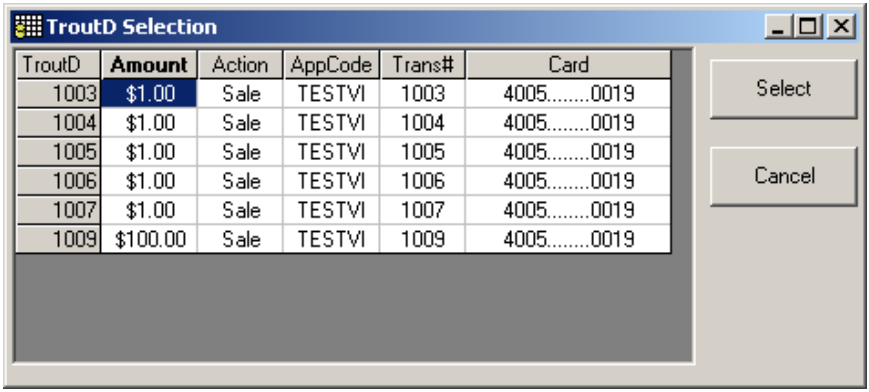
Secure -- (Default = Selected) -- Select this option to reprint the specified receipt(s) in "secure" format (`Account No.`, `Exp Date` not displayed).

Merchant -- (Default = Unselected) -- Select this option to reprint the specified receipt(s) in "merchant" format (`Account No.`, `Exp Date` displayed and `Merchant Copy` printed at bottom of receipt).

Customer -- (Default = Unselected) -- Select this option to reprint the specified receipt(s) in "customer" format (`Account No.`, `Exp Date` not displayed and `Customer Copy` printed at bottom of receipt).

Query TroutD -- Click this button to view the **TroutD Selection** window. This window will allow you to easily select a previously processed transaction in order to reprint that transaction's receipt. To select a transaction, click anywhere on that transaction's row and then click the **Select** button.

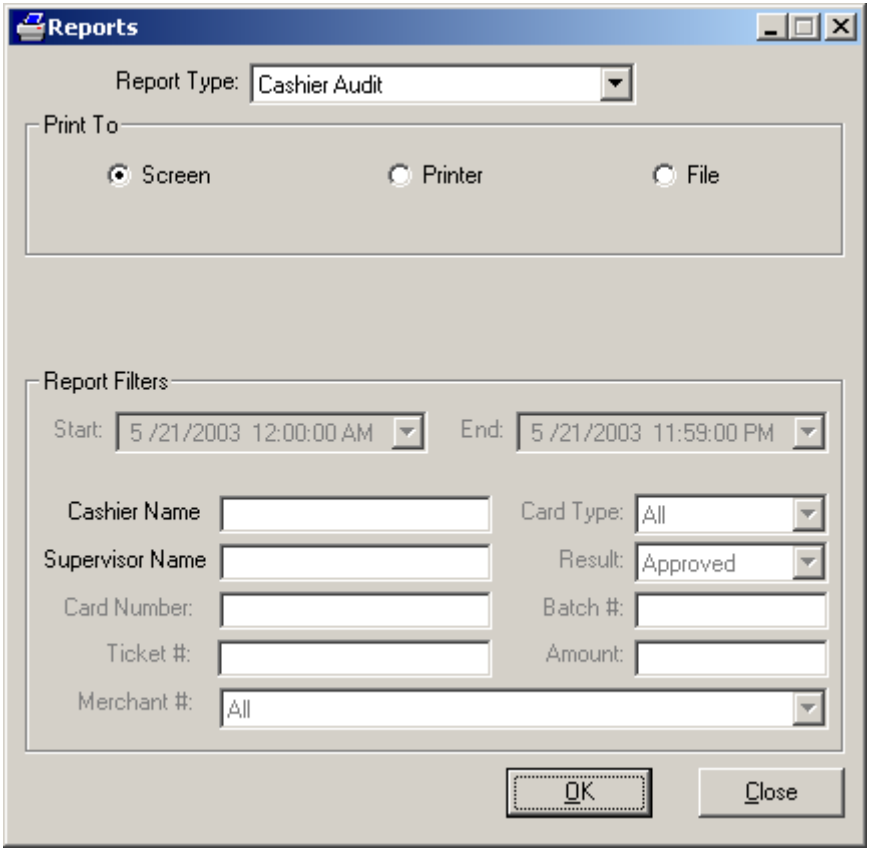
Note: The **Query TroutD** feature is only available for the open batches of terminal-based accounts. To find out if your processing company is terminal-based, consult the **Notes** for your processing company in the **PC**Charge Appendices.



Cashier Audit

The **Cashier Audit** report allows you to view actions performed by your cashiers. It shows attempted logons, functions accessed, etc.

To access the **Cashier Audit** report filter, click **Reports** on the menu bar. Click the **Cashier Audit** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Cashier Audit** from the **Report Type:** drop-down list.



- Enter the name of the cashier in the **Cashier Name** field.
- Or, enter the name of the supervisor in the **Supervisor Name** field.

In the **Report Filters** area you can select the **Start:** & **End:** date. Click the **OK** button to view/print/save the report.

Cashier Name

If you specify a **Cashier Name**, then the audit report will only show the actions performed by that specific cashier.

Supervisor Name

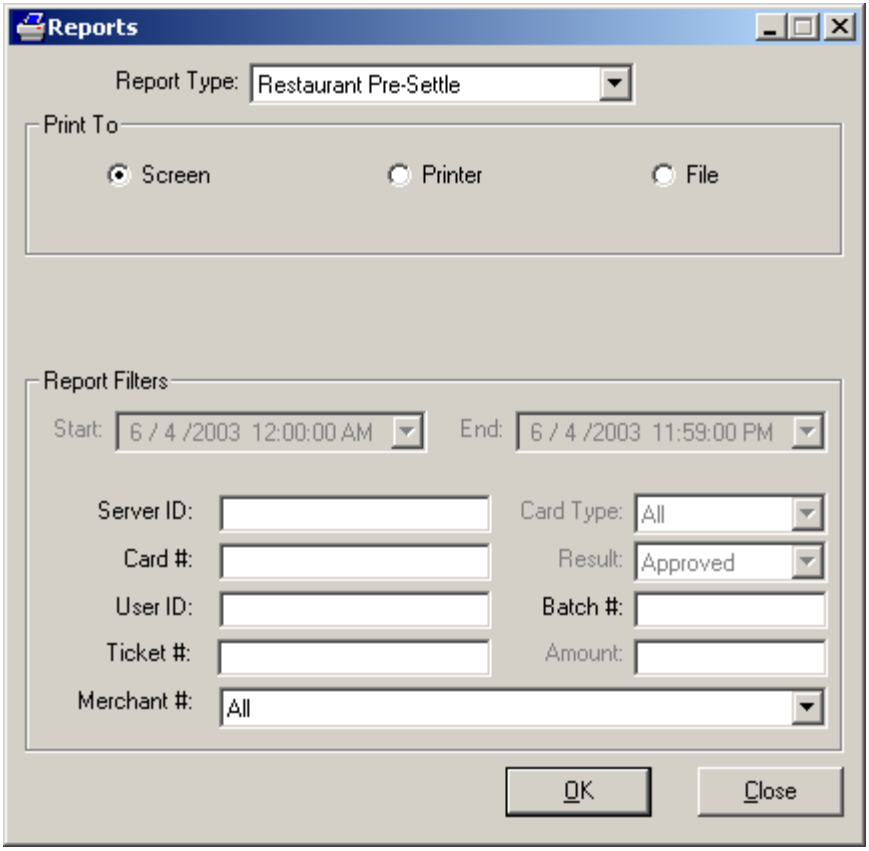
If you specify a **Supervisor Name**, then the audit report will only show the actions authorized by that specific supervisor's override. A supervisor is a cashier (or the system user) that has access to a function and grants access to that function to a cashier that does not have access.

Restaurant Pre-Settle

This report shows a line-by-line report of transactions and gratuity amounts for those transactions. The transactions are grouped by Server ID if one is specified. This report shows those gratuity transactions waiting to be finalized or completed.

Note: This report is only available when the business type of your processing company's account is set to **Restaurant**.

To access the **Restaurant Pre-Settle** report filter, click **Reports** on the menu bar. Click the **Restaurant** option. Click the **Pre-Settle** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Restaurant Pre-Settle** from the **Report Type:** drop-down list.



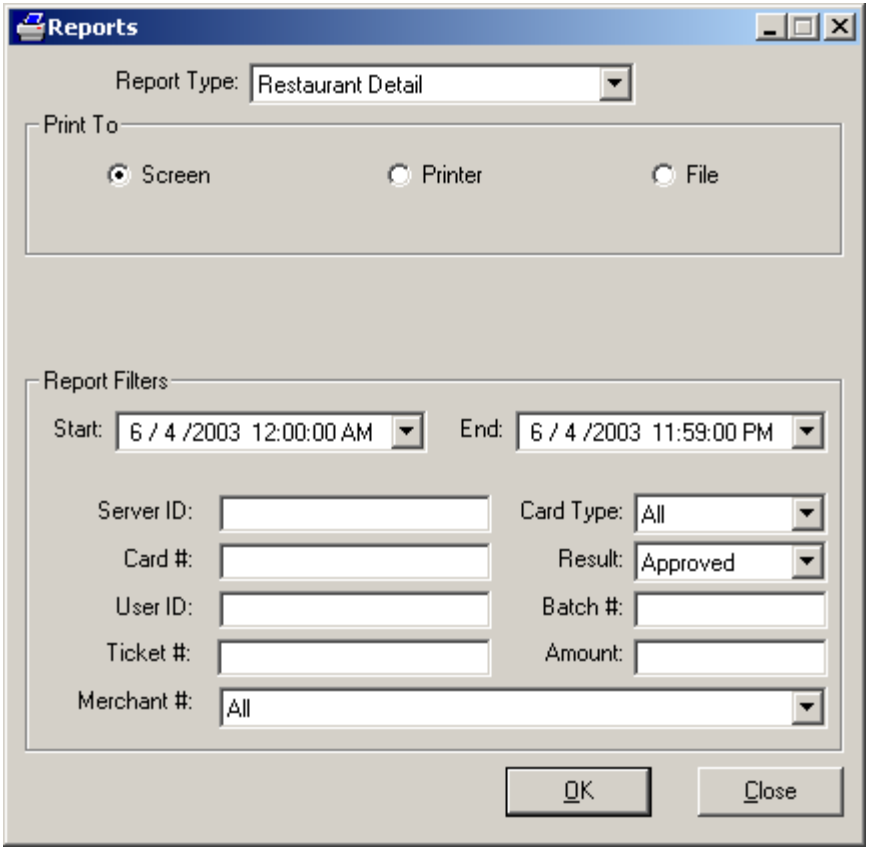
In the **Report Filters** area you can select the **Server ID:**, the **Card #:**, the **Ticket #:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Restaurant Detail

This report shows a line-by-line report of transactions and gratuity amounts for those transactions. The transactions are separated by Server ID. This report allows filtering by date, card, and other information.

	Note: This report is only available when the business type of your processing company's account is set to **Restaurant**.

To access the **Restaurant Detail** report filter, click **Reports** on the menu bar. Click the **Restaurant** option. Click the **Detail** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Restaurant Detail** from the **Report Type:** drop-down list.

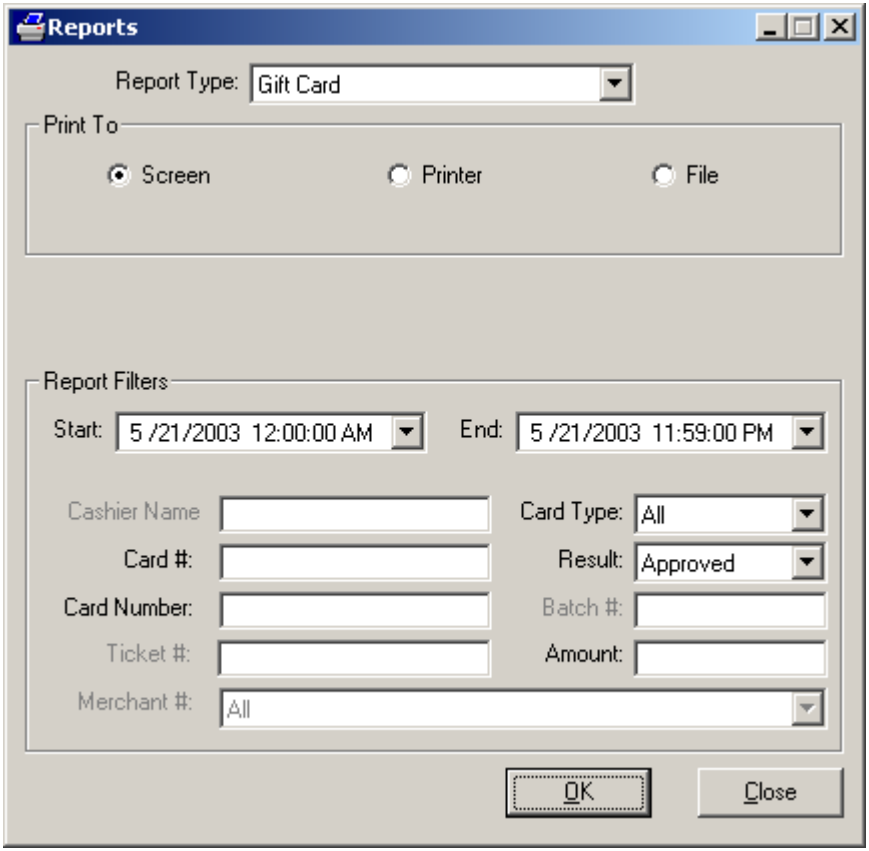


In the **Report Filters** area you can select the **Start:** & **End:** date, the **Server ID:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:**, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Gift Card

The **Gift Card** report shows transactions that were performed using the **Gift Card Transaction** window.

To access the **Gift Card** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Gift Card** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Gift Card** from the **Report Type:** drop-down list.



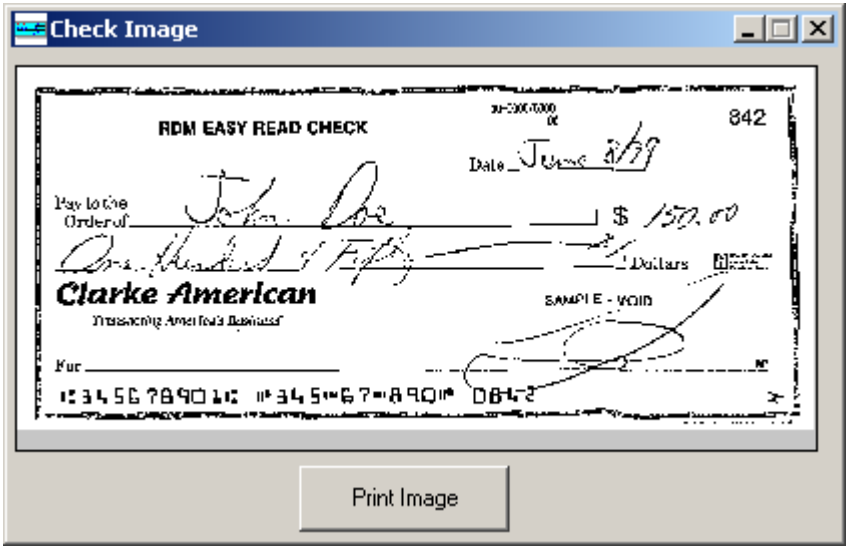
In the **Report Filters** area you can select the **Start:** & **End:** date, the **Card #:**, the **User ID:** that processed the transactions, the **Card Type:**, the **Status:** of the transactions processed, and the **Amount:**. Click the **OK** button to view/print/save the report.

Check Image

The **Check Image** window shows images that were captured in **PC**Charge using a **RDM EC5002i** or **eN-Check 2600** check scanner.

To access the **Check Image** window, click **Reports** on the menu bar. Click the **View Check Image** option.

	Note: The actual image is stored at a higher resolution than what is displayed on-screen in this window. The print-out of the image will be rendered at the actual scan resolution.



Click the **Print Image** button to print a copy of the image. **PC**Charge will print to the default Windows printer.

Client Software

PCCharge Pro can be used as a client-server application in a Windows NT or Peer-to-Peer network. Several users can process transactions using one merchant account.

Requirements:

- PC with Windows™ 98, XP, 2000, or NT
- 32 MB minimum of RAM, 64 MB preferred
- 15-30 MB free space on hard drive recommended
- Hayes compatible modem (capable of 1200 baud or less) with a phone line OR an Internet connection
- CD-ROM drive
- Merchant Account
- 200 mhz or higher processor
- A user license is required for each **Client** location of **PC**Charge. At least two users are necessary to use the **PC**Charge Client Software (one for the **Server** location, and one for the first **Client** location).
- Each **Client** machine must have a Windows 2000, NT, or Peer-to-Peer network connection to the computer on which the **PC**Charge application folder is located.
- Each **Client** machine must have FULL (read/write) access to the **PC**Charge application folder.

Note: If you intend to process transactions from the **Server** location of **PC**Charge, install the Client software on that same machine. Do not process transactions at the "Server" location using the **PC**Charge interface at the same time that transactions are being processed by any of the **PC**Charge Clients.

We also recommend that you install the latest version of Microsoft's Internet Explorer, no matter how you connect to your processor. Some processors require Internet Explorer version 6 or later to be installed in order to process transactions. Internet Explorer is more than just an Internet browser; it actually upgrades your operating system.

Client Software Installation And Usage

PCCharge Client installation and usage is similar to **PC**Charge installation and usage. Refer to the **PCCharge Client User's Manual** to find out how to install and use **PC**Charge Client.

View Queue

Simple Explanation: The **Transaction Queue** is a trouble-shooting tool most often used by Technical Support in addressing connectivity issues between **PC**Charge Pro / Payment Server and **PC**Charge Client (or third-party software). Most users do not need to access this tool.

The Transaction Queue window is typically used to help determine whether your third-party software (or **PC**Charge Client) is correctly interfacing with **PC**Charge Pro. When your third-party software/**PC**Charge Client is sending transactions to **PC**Charge Pro, you can view the queue and see the transactions being processed. To access the **Transaction Queue** window, click on the **PC**Charge Pro menu bar. Click the **View Queue** option.